

SPOTLIGHT is a quarterly newsletter published by:

Human Services Employees' Credit Union

55 Marietta Street, NW, Suite 200

Atlanta, Georgia 30303



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HOURS:

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PHONE: (404) 965-2740

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WEBSITE: www.hsecu.org

E-MAIL:

memberservices@hsecu.org

Fixed Rate Home Equity Loan

Tired of rising rates on home equity lines of credit? Ready to start 'Spring Cleaning' by adding a new deck? Time to pay off rising debts and start a regular savings program? If so, then we have an opportunity for you: a Human Services ECU fixed rate home equity loan!

Rates start as low[§] as 6.75% APR* for up to 60 months

OR as low[§] as 7.75% APR* for up to 84 months

OR as low[§] as 8.75% APR* for up to 120 months

We pay the closing fees if you maintain a loan balance for at least 3 years.

Loans have a \$10,000 minimum and a \$200,000 maximum. For more information, call Tracey at 404/965.2740 ext 105 or for the Loan Department, press Option 4.

Make Money and Save Time!

SAVING just got easier with a 1 year certificate from Human Services: 5.5% APY* (\$5,000 min). **AND...**for those saving for retirement, a ROTH IRA will yield 1% more (6.5% APY*) for the same period and minimum. Call Member Services today to take advantage of this great rate!

*Annual Percentage Yield

When vacationing, traveling or just wanting to find a "branch" closer to home, simply go to our home page: www.hsecu.org and navigate to the bottom of the page to "Links and Resources", then click on the "Credit Union Service Center" icon. Put the zip code or city or street address of your vacation site or hotel, press enter, and you will be given locations of Shared Service Centers nearby.

It's fast, convenient and soooooo easy!

Spring Car Sale

May 19, 2007 • Cobb Co. Fairgrounds • 10 a.m. to 3 p.m.

Don't wait! Get pre-approved today! www.hsecu.org

RATES AS LOW[§] AS 4.95%*
with up to 72[†] months to pay



PS: Can't attend on that day? Too far away? Plans already made? We can help you get your car today with the lowest rate possible. Summer is almost here and convertibles are waiting for new owners.

[†]on new cars over \$30,000

[§]with qualified credit *ANNUAL PERCENTAGE RATE



Meet LaQuainda Spot Light on Member Services

As the Member Services Supervisor, it is my job to focus not only on the day-to-day Credit Union operations but also to work smarter for you. This past quarter, we hired additional Member Service Representatives, new loan processors, began new

programs in the lending department and, most of all, we researched issues that will help with your day-to-day transactions. It seems that time is of the essence... and none of us have enough. We want you to be able to access your money whenever you want to and the good news is: THIS IS POSSIBLE with Virtual Branch! Virtual Branch is a secured site that will allow you to check balances, transfer funds, pay your loan and even send us an e-mail request ... FREE! In addition, you have the option of getting online bill pay – if you have a loan or credit card with us there is no monthly charge. With a savings and/or checking account and no loan, there is a minimal charge of \$3.00 per month. So, if you are looking to use your time as **you** see fit, send me an e-mail: laquainda@hsecu.org and request that we set you up with Virtual Branch. Be sure to include your member number and e-mail address and we will get you on line as quickly as possible. As always, if you have any suggestions or comments let us know!

Identity Theft 911

Below is a letter received from one of our members regarding his experience with ID Theft 911. This is a great service provided to our checking and money market account holders “FREE” and here’s proof!

“I just wanted to take a few minutes to share with you my appreciation for letting me know about one of the services you offer.

A few years ago I had my identity stolen and didn’t realize what had happened until about 6 months ago. I ordered a copy of my credit report and to my surprise I had four delinquent accounts. At first it frightened me to know that someone had taken my identity; I had no idea what I was going to do or how I could ever correct the damage that had been done to my credit.

When you told me about Identity Theft 911 I was nervous. I wasn’t sure how comfortable I felt letting someone else handle my credit problems but let me assure you I have been extremely overwhelmed at just how helpful this company was. They walked me through every step of the process, and in the most cases took care of 99.9% of the work. I gave them all of the information that I had along with the police report I filed after finding out my identity had been stolen and they took care of the rest. They contacted each of the four companies that had delinquent accounts in my name and disputed the claims. In addition to that they assisted me in putting a fraud alert on my credit report and sent it to all three of the credit bureaus. They informed me of the rights I was entitled to in lieu of recent Identity Theft laws that had been passed. They even filled out all of the affidavit and dispute forms for me so that all I had to do was sign them and mail them out.

I can’t tell you how much I have enjoyed working with them on what would normally be a very stressful situation. I don’t know what I would have done without their help. The best part was 6 months later the satisfaction I received when I went to check my credit score and saw that it had jumped almost 100 points!

I am so proud and privileged to be a member of Human Services ECU.”
-Chris

Lunch ‘n’ Learn

The Lunch and Learn program has been a huge success and is currently in full swing. We have covered topics such as Preventing Identity Theft, Basic Budgeting Skills and Which Checking is Best. The upcoming topics include How to Read a Credit Report and how that information affects you (April), Helping Children Save for Their Future (May) and Emergency Preparedness, preparing your finances (June). While our new class schedule will begin in April our initial classes are still available to those who are interested. Remember classes are held at the Credit Union the last Thursday of each month from 12noon – 1pm and for those of you outside the area it may be possible to bring the training to you (schedule allowing) and at no cost. So make plans to attend our classes, or to have us out to your Regional Meetings or Staff Development days. Please contact Margaret at 678-367-5898 or by e-mail at Margaret@hsecu.org.

APRIL						
SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4 open at 10: a.m.	5	6	7
8	9	10	11 open at 10: a.m.	12	13	14
15	16	17	18 open at 10: a.m.	19	20	21
22	23	24	25 open at 10: a.m.	26	27	28
29	30					

MAY						
SUN	MON	TUE	WED	THU	FRI	SAT
		1	2 open at 10: a.m.	3	4	5
6	7	8	9 open at 10: a.m.	10	11	12
13	14	15	16 open at 10: a.m.	17	18	19
20	21	22	23 open at 10: a.m.	24	25	26
27	28	29	30 open at 10: a.m.	31		

JUNE						
SUN	MON	TUE	WED	THU	FRI	SAT
					1	2
3	4	5	6 open at 10: a.m.	7	8	9
10	11	12	13 open at 10: a.m.	14	15	16
17	18	19	20 open at 10: a.m.	21	22	23
24	25	26	27 open at 10: a.m.	28	29	30

JULY						
SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6	7
8	9	10	11 open at 10: a.m.	12	13	14
15	16	17	18 open at 10: a.m.	19	20	21
22	23	24	25 open at 10: a.m.	26	27	28
29	30	31				

CREDIT UNION CLOSINGS:

April 23 Confederate Memorial Day
May 28 Memorial Day
July 4 Independence Day

Thursday Lunch ‘n’ Learns:

(Noon to 1:00 p.m. Bring a sack lunch to the Credit Union Training Room)

April 26 How to Read a Credit Report
May 31 Helping Children Save
June 28 Emergency Preparedness

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