

SUMMER 2009



### The top 10 reasons to use Human Services ECU's Platinum VISA credit card

- 10 It is really classy looking!
- 9 You automatically have travel insurance when you buy your airline tickets with our card
- 8 5 Convenient payment options: online via EZ pay, Virtual Branch transfer, payroll deduction, by telephone or by mail
- 7 NO annual fee
- 6 Earn REWARD points for every \$1.00 spent
- 5 VISA debit card reward points can be combined with VISA credit card points
- 4 NO cash advance fee#
- 3 NO balance transfer fee
- 2 LOW and FIXED rates!!!
- 1 Our PRESIDENT has one and uses it often!

#New federal laws may change this feature in 2010.

SPOTLIGHT is a quarterly newsletter published by:

Human Services Employees' Credit Union  
101 Marietta Street, Suite 140  
Atlanta, Georgia 30303



## Need Money? Call us today!

### Super Simple Loans

- \$1200 for 12 months @ 12% APR\*
- APPLY today and have some summer fun!
- Get a head start on your back-to-school needs.
- Pay off (or down) those HIGH INTEREST credit card balances!

### Fresh Start Loans

- \$500 for up to 12 months
- Payments as low as \$50/per month
- Payroll deduction, Direct Deposit or Auto Transfer is required
- **If you have a checking account with us...you get a 1% discount on the rate!**

We continue to hear from YOU, our member(s), that you want to "re-start" your credit but don't know how to do that.....this program is designed to help you do just that!

### Bill Consolidation Loans

We want to tailor a loan to meet your needs. Rates (as low as 10% APR\* and never more than 18% APR\*) and terms are dependent on length and amount of loan and credit history.

### Car Loans

- As low as 4.50% APR\* for up to 48 months
- Purchase GAP insurance for only \$150 through 09/01/2009.

There are a lot of good buys in the car market today and Car Connection can help you with your next purchase. Let us pre-approve you and let Car Connection find your next dream car. A CARFAX report is provided at no additional charge.

Apply at: [www.hsecu.org](http://www.hsecu.org) or call Terry@ 404.965.2740 ext. 7483 or Tracey @ 404.965.2740 ext. 7481

**Our staff is committed to meeting your financial  
needs in every way possible.**

**We have money to lend, we need your participation!**

*\*APR=Annual Percentage Rate. Approval is based on credit worthiness.  
Rates and terms are subject to changes.*

## ATTENTION VIRTUAL BRANCH MEMBERS

You can now safely transfer funds to or from other financial institutions to your Human Services ECU account. It's convenient, safe and available without a fee!

To sign up for this new service called "A2A", just email: LaQuainda (laquainda@hsecu.org), Mia (mia@hsecu.org) or Vanessa (Vanessa@hsecu.org) or call 404.965.2740 (option #2).

The first 30 people to sign up will get a coupon for Brusters Ice Cream! 😊

### BOARD OF DIRECTORS

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### HOURS:

9:00 am–4:00 pm, M/T/Th/F

10:00 am–4:00 pm, Wed.

PHONE: (404) 965-2740

FAX: (404) 965-2745

CU-24: (800) 806-7903

WEBSITE: [www.hsecu.org](http://www.hsecu.org)

### E-MAIL:

[memberservices@hsecu.org](mailto:memberservices@hsecu.org)

## Debit Card Gas Hold

### BEWARE:

We are noticing that several gas stations taking debit cards where members use their PINs have placed a 2-hr hold up to 3 times the purchase of the gas on member's accounts. This becomes a problem when the member purchases gas and thinks that funds other than the gas purchase are available. If the hold brings your account into the negative it may result in a declined purchase, a NSF or should the member have Over Draft Privilege available, a \$30 fee per each event will be charged if the "hold" has rendered available funds 'unavailable'.



### SOLUTION:

- use your credit card at the pump, or
- press the credit option at the pump, or
- sign all purchases inside the gas station. (As an added bonus, remember we now give Scorecard Rewards for all signature debit card purchases!!)

### BE VERY CAREFUL!!

The Credit Union cannot remove a hold placed on your account by a merchant. In addition, while Human Services ECU staff makes every attempt to notify our members of events such as the gas hold, we also depend on you to personally monitor your account and make us aware of any issues you may have.

If you would like a list of the gas stations that we have been tracking please send an email to [Margaret@hsecu.org](mailto:Margaret@hsecu.org)

### CLOSINGS and SPECIAL DATES:

Friday, July 3rd . . . . . Independence Day Holiday  
Monday, September 7th . . . . . Labor Day  
Monday, October 12th . . . . . Columbus Day

