



Credit Lines

Fall 2005

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No more worrying about your statement getting lost or stolen in the mail...no more worrying about identity theft. Have your statement sent directly to your email box on the first of every month. Sign up for IHECU's eStatement program! Visit www.ihecu.com or see a member service representative today!

Visit our website at www.ihecu.com!

IHECU Awards Sweepstakes Winners



Mr. and Mrs. Ronald Price, of Springfield, became \$1,500 richer on June 20th. They were the winners of the "Ultimate Room Makeover" sweepstakes at International Harvester Employee Credit Union. Members who were approved for a Home Equity Line of Credit Loan between April 1 and May 31st were entered into the drawing for \$1,500 to be used for home improvements, paying bills, or whatever the winner chose. In addition to a sweepstakes entry, all members with approved loans were given a \$50 gift certificate to Brain Lumber.

Spawned by the hit TV show "Extreme Home Makeover," IHECU's marketing director wanted to have the same contest for members, but on a smaller level. "Even though members could have done whatever they wished with the money," says Amanda Callicoat, Director of Marketing & Business Development, "our hopes for this sweepstakes were for a member to use this money to redo a room in their house and do something special to it that maybe they wouldn't have done before winning the contest."

When the credit union called Mr. and Mrs. Price to tell them they had won the sweepstakes, Mrs. Price said that she and her husband were just beginning renovations on their kitchen.



"Santa Claus is coming to town..."



Mark your calendars for December 6th, 7th & 8th from 2:30 - 4:30 p.m., and get your picture taken with Santa Claus. Pictures are free-of-charge if you bring in two non-perishable food items for our Holiday Food Drive. All donations will go to Second Harvest Food Bank.



International Credit Union Day Celebrates "Members Make It Happen"

For 55 years, credit unions have set aside the third Thursday in October to celebrate International Credit Union Day. Each year, it gives us an opportunity to remember our proud history as we promote understanding and support for the credit union difference.

Today, more than 123 million people belong to 40,421 credit unions around the world. Member service is the foundation of the credit union movement. Whether a credit union is providing a loan to help a member cover unexpected medical bills, giving financial counseling to a member whose company closed its doors, or simply offering a better deal on a used car loan, the credit union is making a difference for its members and the community as a whole.

In the 2003 American Banker/Gallup Consumer Survey, credit unions led the financial institution's ratings for staff friendliness and courtesy, speed of loan decisions, deposit rates, and improvements from year-to-year in service quality. In honor of International Credit Union Day, October 20, we will showcase the 90 plus credit union countries worldwide, celebrate the IHECU heritage, kick off our annual charity fundraiser for A Special Wish Foundation, grill out on the front lawn, and much more! We look forward to seeing you!



Your credit union is excited to announce AlertMe, a new credit-monitoring service designed to help members fight identity theft - a growing problem that affects millions of Americans. AlertMe gives early warning of activity on your credit report. Since credit report activity can be a sign of possible identity theft, early detection can help you catch problems quickly to help minimize losses.

Identity theft occurs when someone uses your name, Social Security number, date of birth, or other identifying information, without authority, to commit fraud. It is a serious crime. AlertMe monitors your Experian credit file daily. New accounts, credit cards over the credit limit, and address changes are just a few of the items that AlertMe monitors. If any activity occurs, AlertMe will send you an email alerting you to the activity. You can log into the service on our web site to read details about the activity and determine whether it is suspicious. AlertMe will also send an email to remind you to order your free annual credit reports.

The cost for AlertMe is \$4.25 per month. Quarterly and annual plans are available at a reduced rate. To enroll or learn more, simply click on AlertMe on the left side of the Virtual Branch login page.

50,000 Will Win in Visa's \$1.5 Million Holiday Giveaway!

More prizes and winners than ever before! The holiday season is always full of surprises - and this year is no exception. You could be a winner in Visa's \$1.5 Million Holiday Giveaway!



With a Grand Prize of \$250,000, the excitement is building. And now, when you use your IHECU Visa Classic or Platinum card, or any Visa card, to make a Visa purchase from November 1 through December 31, 2005, you'll be automatically entered for a chance to win! You can also enter easily online at visa.com/win. In addition to

the \$250,000 Grand Prize, 50,000 First Prize winners will receive a \$25 credit on their Visa account. So make the IHECU Classic or Platinum card your card for the holidays. The more times you use it, the more automatic entries you'll receive in Visa's \$1.5 Million Holiday Giveaway!

To find out more, visit either of our locations, or go to visa.com/win this November and December.

No Purchase or Obligation Necessary to Enter or Win. Non-Purchase Entries and Purchase Entries have an Equal Chance of Winning. PIN-based and ATM transactions are not eligible. Non-purchase First Prize winners will receive a \$25 Visa Gift card. For Official Rules visit visa.com/win or see a credit union member service representative for details on non-purchase entries. Void where prohibited. Sweepstakes ends 12/31/05.

Avoid Fees When Using Your VISA Debit Card

As the holiday season draws nearer, people are going to be traveling to visit family and friends to celebrate. International Harvester Employee Credit Union would like to remind you of some tips if you plan to use your VISA Debit (Check) card for any of your travel needs.

With many travel and entertainment companies, when you use your debit or credit card to reserve a hotel room or car rental, the company often places a "hold" on your account for security purposes. To cover incidentals and other costs, the company runs your card through for more than the cost of the actual rental - sometimes up to \$100 more than the purchase price of the rental or item.

When members call to check their balance, the amount that is being held will still be included in the balance, so they go ahead and make other purchases. The problem that is occurring with some members is that they have money in their checking account to cover the price of the item/rental, but not enough when the "safety deposit" or "hold" is placed on their account. Therefore, the checking account is thrown into overdraft and a fee of \$27.50 is incurred for each purchase while the account is in overdraft.

So the next time you plan to use your VISA Debit card, make sure you have more money in your checking account than what you think you'll need to cover the expenses. A smart thing a lot of consumers do is put an extra couple hundred dollars in their checking account to use as a "cushion" for unforeseen expenses. This keeps them from ever having to pay an overdraft fee.

The key to successfully maintaining your checking account with a VISA Debit card is to **always know your balance**. Even though you may call the credit union to get a balance, the balance we give you may not reflect any checks or debit card transactions that have not cleared. It is also a good idea to write down all transactions you make.

If you have any questions about your checking account or VISA Debit card, feel free to contact the credit union at 937-390-1800. Thank you for being a valued member.

Administration

President and CEO

James E. Kitchen

Executive VP and CFO

Myron Wells

VP Information Systems

Sean Doane

VP Finance

Elaine Doane

VP Loans & Operations

Gary Dollinger

VP Human Resources

Veronica VanBourgondien

Director of Marketing &

Business Development

Amanda Thomas Calliccoat

Branch Manager

Bill White

Assistant CFO

Robb White

Board of Directors

Chairman

Thomas Whitacre

Vice Chairman

Jack Kitchen

President/Treasurer

James E. Kitchen

Secretary

Sue Whalen

Director

Jeff Harshaw

Director

Kim Victoria

Director

Scott Hunter

Director

Tommy Freeman

Office Staff

Sue Bannert

Julie Blankenship

Judie Brewer

Tim Brown

Crystal Bundick

Patti Callahan

Julie Day

Brooke Evilsizer

John Fogarty

Lori Foster

Teresa Georges

Michelle Goodfellow

Kate Hall

Cheri Hanson

Jessica Hilderbrand

Pam Hilton

Rita Hughes

Debra Johnson

Mary McDaniel

Darlene McGee

Amanda McGregor

Cindy Moeller

Vicky Moss

Sharalee Newland

Kay Phelps

Mary Rife

Margo Shackelford

Pam Smith

Cindy Spridgeon

Joyce Walden

Michelle West

Charmelle Wright

Credit Committee

Jeff Harshaw

Kim Victoria

James Kitchen

Tommy Freeman



John Campbell

Pam Campbell

IHECU Privacy Notice

International Harvester Employee Credit Union, Inc. is committed to making available financial products and services that will enable its members to meet their financial needs and obtain their financial goals. Protecting personal information and using it in a manner consistent with member expectations is a high priority for everyone associated with IHECU. International Harvester Employee Credit Union members also have a responsibility to safeguard their financial information.

To ensure that members can rely upon the quality of products and services we make available, International Harvester Employee Credit Union stands behind the following:

International Harvester Employee Credit Union will collect only the personal information that is necessary to conduct its business. International Harvester Employee Credit Union will collect only that information which is necessary to provide competitive financial products and services and no more.

International Harvester Employee Credit Union will protect the personal information of its members. International Harvester Employee Credit Union will maintain strong security controls to ensure that member information in our files and computers is protected. Where appropriate, we will use security coding techniques to protect against unauthorized access to personal records, ensure accuracy and integrity of communications and transactions, and to protect member confidentiality.

International Harvester Employee Credit Union members will always have access to their information to ensure its accuracy. International Harvester Employee Credit Union members will always have the opportunity to review their information and make necessary changes to ensure that our records are complete and accurate.

International Harvester Employee Credit Union will only share information when necessary to administer products and services we provide, when required to do so by the government, or when we partner with other businesses to offer a broader array of products and services.

International Harvester Employee Credit Union will partner only with businesses that follow strict confidentiality requirements and offer products designed to enhance the economic well being of its members. The businesses we select will be required to follow strict confidentiality requirements. Under no circumstances will we authorize these firms to charge your account without your express consent, and we will not sell member information to telemarketing firms.

International Harvester Employee Credit Union will provide all members a choice in how their information is used. International Harvester Employee Credit Union members may elect not to have their information shared with the credit union's business partners. We will tell our members how to exercise their choice, and we will take all reasonable steps to make sure their requests are followed. At least once a year, we will remind our members of their right to choose.

Credit Card Fraud -- It Could Happen to You!

The following is an actual conversation between a credit card thief and credit union member.

The telephone caller says: "Hello, I'm from the Security Department at Visa. Did you buy a stereo from a company in Arizona?"

"No," you answer.

"Good. We will issue a credit. Please verify your card by reading off the three numbers on the back." You oblige.

He never asks for your credit card number so the word "fraud" never occurs to you - until you get your statement with surprises on it. Where'd you go wrong? If he already has your card number, those three little numbers help authenticate him to use your card online. The lesson: Don't discuss your card over the phone!

Be A Credit Union Volunteer!

If you would like to volunteer your time to serve on International Harvester Employee Credit Union's Board of Directors, please submit your written intention, with resume and qualifications, by mail to:

Nominating Committee, Chairman
International Harvester Employee Credit Union
5000 Urbana Road
Springfield, OH 45502-0539

To qualify, you must be a member of the credit union in good standing, able to dedicate time to Credit Union business and willing to serve on a volunteer basis.

Your request must be postmarked by Thursday, December 22, 2005.

IHECU Locations & Hours

Main Office
5000 Urbana Road
Springfield, OH 45502
(937) 390-1800
Monday - Friday 9 a.m. - 5 p.m.

Branch Office
145 West High Street
Springfield, OH 45502
Monday - Thursday 9 a.m - 5 p.m.
Friday 9 a.m. - 5:30 p.m.

Toll Free
1-800-576-IHCU (4428)

Anytime Info-Line
1-800-261-2188

World Wide Web
www.ihecu.com

ATM Locations

5000 Urbana Road
Springfield, OH 45502

145 West High Street
Springfield, OH 45502

International Truck & Engine Plant
(non-public access)
5125 Urbana Road
Springfield, OH 45502

Marathon
3880 East National Road
Springfield, OH 45505

Clark County Fairgrounds
4401 South Charleston Pike
Springfield, OH 45502

Community Hospital
2615 East High Street
Springfield, OH 45505



Deposit Rates

*As of September 12, 2005

	Annual Dividend Rate	Annual Percentage Yield (APY)
Regular Share Savings Account, Earnie the Early Bird (Youth Savings)/Christmas Club:		
Balances \$100.00 - \$9,999.99	.60%	.60%APY
Balances \$10,000 - \$49,999.99	.69%	.69%APY
Balances \$50,000 and higher	.80%	.80%APY
Share Draft Checking Account:		
Balances \$500.00 - \$2,499.99	.40%	.40%APY
Balances \$2,500 - \$9,999.99	.55%	.55%APY
Balances \$10,000 and higher	.69%	.70%APY
Money Market Share Savings Account:		
Balances \$500.00 - \$2,499.99	1.88%	1.90%APY
Balances \$2,500 - \$9,999.99	2.37%	2.40%APY
Balances \$10,000 and higher	2.57%	2.60%APY

Loan Rates

*As of September 12, 2005. Rates As Low As...

Members with qualifying deposits may receive up to a 0.25% APR discount on consumer loans. Contact the credit union for details.

New Autos, Trucks, Vans, Boats, RVs and Motorcycles	Used Autos, Trucks, Vans, Boats, RVs and Motorcycles
24 months 5.25% APR	24 months 6.25% APR
36 months 5.25% APR	36 months 6.25% APR
48 months 5.25% APR	48 months 6.25% APR
60 months 5.50% APR	60 months 6.50% APR
72 months 6.25% APR	72 months 7.25% APR
First Mortgages (Adjustable Rate, Owner Occupied)	
3.25% APR up to 360 months (1 year adjustable)	
4.25% APR up to 360 months (3 year adjustable)	
First Mortgages (Fixed Rate, Owner Occupied)	
5.40% APR up to 180 months (15 years)	
5.60% APR up to 240 months (20 years)	
5.80% APR up to 360 months (30 years)	
First Mortgages (Adjustable Rate, Investment Property, Lots, Vacant Land)	
5.25% APR up to 360 months (1 year adjustable)	
6.25% APR up to 360 months (3 year adjustable)	
Second Mortgages (Fixed Rate)	
5.75% APR up to 60 months (5 years)	
6.25% APR up to 120 months (10 years)	
6.50% APR up to 360 months (15 years)	
Home Equity Lines of Credit (Adjustable Rate):	
4.75% APR up to 180 months (Up to 80% Loan-to-Value)	
Unsecured Loans:	
\$500 - \$1,499 9.95% APR	
\$1,500 & over 9.75% APR	
Visa Classic Credit Card: Visa Platinum Credit Card:	
10.9% APR	7.9% APR
Share Secured Loans:	
3.00% APR up to 36 months (\$1,000 and over)	
Share Certificate Loans:	
2.00% APR above certificate rate	

*Rates are subject to change. The actual rate and payment amount will reflect a member's individual circumstance and credit score and may be higher than the rates above. Restrictions may apply. Contact the credit union for details.



International Harvester Employee Credit Union is an Equal Opportunity Lender, and a member of the National Credit Union Administration.

Holiday Closings

International Harvester Employee Credit Union will be closed on the following dates:

Mon., October 10th - Columbus Day
 Fri., November 11th - Veteran's Day
 Thur., November 24th - Thanksgiving Day
 Fri., November 25th - day following Thanksgiving
 Mon., December 26th - Christmas Eve observance
 Tues., December 27th - Christmas Day observance
 Fri., December 30th - open 9 - 1
 Monday, January 2nd - New Year's Day observance

Look for the Swirl!

Credit Unions have come together and created Shared Branch locations across the country. So the next time you are out-of-town, look for the swirl logo and transact your business at one of the 1800+ Shared Branches throughout the United States.



For the Shared Branch location near you, visit www.cuservicecenters.com or www.ihecu.com.

Remember...

STAR ® ATM Machines, Anytime Info-Line, Virtual Branch ® Home Banking and PayIT ® are available 24/7 for your convenience. Use them for simple transactions during the holidays!