



Credit Lines

Winter 2005

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Thank You to the Following Restaurants and Businesses for Donating Gift Certificates to use in our Treasure Chest Key Sale for Special Wish Foundation:

- ◆ Applebee's
- ◆ Penn Station
- ◆ Perkins
- ◆ Short Stop
- ◆ Springfield Marriott
- ◆ Texas Roadhouse
- ◆ Young's Jersey Dairy

With the generous support of the above businesses, we were able to raise \$1,000. All of the proceeds raised with this event were donated to "Special Wish Foundation." Thank you to all of the members who donated to this cause. If it weren't for you, our success would not have been possible.

Visit our website at www.ihecu.com!

Our 72nd Annual Meeting is Almost Here!



All shareholders are invited to the 72nd Annual Meeting of International Harvester Employee Credit Union.

Date: Saturday, January 28th, 2006
Time: 2:00 p.m.

Place: International Harvester Employee Credit Union, 5000 Urbana Road, Springfield
Business to be conducted at this meeting will include annual reports and the election of directors.

Your Board of Directors Announce GREAT NEWS for Borrowers & Savers

Year-End Rebate and Bonus Dividend Declared. The decision has been made once again by the Board of Directors to extend a year-end interest rebate and bonus dividend to the members of the International Harvester Employee Credit Union, Inc.

The Board has announced the following:

A 1.60% per annum dividend for December 2005 on Share Accounts #01 and #02 (.60% regular plus 1% bonus).

A 6% interest rebate paid of loans in 2005 to qualified shareholders on eligible loans.

** NOTICE - Important Information Regarding foreign VISA Debit Card Transactions**

Effective February 1st, due to increased fraudulent activity, VISA Debit Card purchases will no longer be accepted from Mexico or Spain. You will still be able to use your card for ATM transactions from Mexico and Spain, but point-of-sale purchases from these two countries will be blocked after February 1st.

This action has been taken to protect our members from experiencing fraudulent charges on their accounts. We are sorry if this causes any inconvenience. NOTE - this does NOT affect VISA Credit card account holders.



International Harvester Employee Credit Union's M. Angela Theriac Memorial Scholarship Now Available

We would like to announce to our members that the International Harvester Employee Credit Union's M. Angela Theriac Memorial Scholarship is now available to anyone wishing to pursue education after high school in any vocational, 2-year or 4-year accredited college or university.



This \$1,000 scholarship will be awarded to one member who demonstrates academic excellence and plans to further their education after high school. The scholarship can be used wherever the winner has a need, such as books, educational fees, or even living expenses.

To be eligible for this scholarship, an application must be completed, which can be picked up after January 15th at either of our locations or on our website at www.ihecu.com. The candidate must also be currently enrolled in high school or an institution of higher learning and planning to attend any vocational, 2 or 4-year accredited college or university in the fall of 2006.

If you have any questions regarding this scholarship, please contact Amanda Callicoat at 937-390-1800 x 131. Thanks, and good luck to all of our applicants!

Credit Lines

Volume 1, Issue 2

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 Callicoat

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 Now Offering VISA Gift Cards!

Can't think of anything to get your nephew for his 14th birthday? Need a wedding present for a friend or colleague? International Harvester Employee Credit Union is now offering VISA Gift Cards, which are just like cash, and can be used anywhere VISA is accepted, at over 13 million locations worldwide.



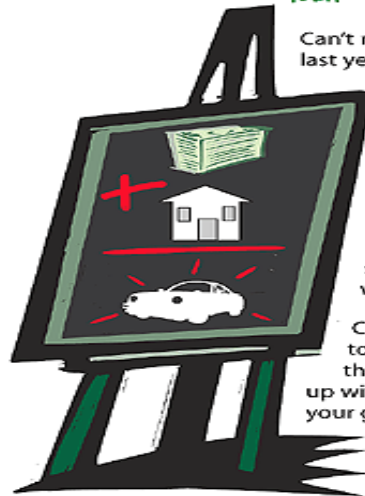
VISA Gift Cards can be purchased at either of our locations for just \$2 per card and can be loaded with amounts from \$10-\$500.

VISA Gift Cards make a great gift for any occasion, including birthday or Christmas presents, mall shopping, gasoline or "just because." They can even be carried instead of cash on vacations or trips out-of-town.

So next time you need a thoughtful, convenient gift for someone special, stop by either one of our locations and pick up a VISA Gift Card today!

Give your tax refund a boost...

Tax refund + home equity loan = new car!



Can't remember where last year's refund went?

Combine your refund from Uncle Sam with a home equity loan from your credit union. You could buy a new car, build a deck, remodel the kitchen—something special you won't forget.

Call your credit union today. We'll help you run the numbers and come up with an equation that fits your goals and your budget.

THANK YOU to all those who donated to our Hurricane Katrina Relief fund for the the American Red Cross between September 1 and October 21, 2005. During this time, we collected \$1281.09 in donations.

Thank you for supporting this wonderful cause!

Something Left Undone?

- ? Pick up clothes at Dry Cleaners
- ? Take the dog to the Vet
- ? Dental appointment – 2pm Monday

Prepare and File My Taxes

Do your taxes the easy way!

Go to our website and click on the TurboTax Online link.

It's as easy as 1-2-3:

1. Guides you through your return step-by-step.
2. Double-checks your return for accuracy.
3. Files your return electronically.

TurboTax Online is updated with the new tax law changes to help you get every deduction and tax savings you deserve.

Have your tax refund directly deposited into your account and receive your refund in as little as 7-12 days.

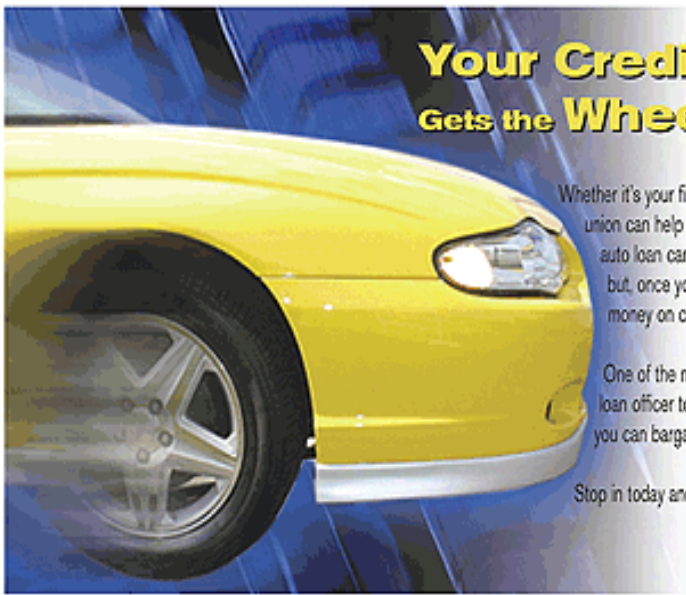
Visit our Website today!



E-filing your taxes is the fastest, most accurate way to GO!

For more information, contact a credit union representative or call Credit Union Tax Services at 1-800-613-4406

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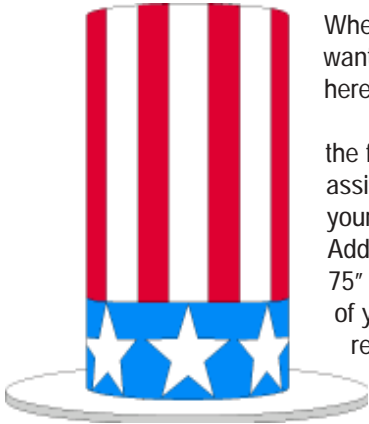
Your Credit Union Gets the Wheels Turning

Whether it's your first auto loan or 10th auto loan, your credit union can help get those wheels turning. Shopping for an auto loan can be time-consuming and a little frustrating, but, once you know the formula, you'll be set to save money on car financing for life.

One of the most important steps is asking a credit union loan officer to preapprove you for an auto loan. This way you can bargain for a dealer discount based on a cash sale.

Stop in today and we'll help with all your auto financing needs.

State & Federal Income Tax Return Information



When you are getting ready to fill out your income tax returns, and want any refund money deposited into your credit union account, here is what you need to know:

1. If there is a place for you to put your account number on the form, please only include the account number you were assigned when you applied to become a member. For example, if your account number is 12345, you will mark 12345 on the form. Adding the specific account number such as "-01" for savings or "-75" for checking is not needed. Including this number to the end of your account number makes it invalid, and the transfer of funds returned may not be processed correctly.

2. You will also need the routing number of the International Harvester Employee Credit Union, if you wish to have funds directly deposited here. Our routing number is 242279068.

For further questions regarding these instructions, please contact the credit union at 937-390-1800.

Y E A R - E N D S T A T E M E N T

Important tax information is on your December 31, 2005 statement. Credit union dividends are considered interest income for tax purposes. A 2005 Year-To-Date Financial Summary appears at the end of your statement which shows "Dividends Paid." You should use this figure when reporting interest income to the IRS. This figure shows all interest including that paid on Regular Shares, Christmas Club Shares, Money Market Shares, Share Draft and Special Share Certificates.

If you received \$10.00 or more in dividends in 2005, you will receive, under separate mailing, a 1099-INT form. This form will include all Regular Share, Christmas Club Share, Money Market Share, Share Draft and Special Share Certificate dividends. The information on the 1099-INT form is reported to the IRS as required.

Information on 2005 Consumer Loan and Mortgage Loan interest is also provided on the year-end statement. This information is also shown in the Year-to-Date Financial Summary section. Consumer Loan interest paid is shown under "Mortgage Finance Charge." You must, however, check the tax laws to determine the amount you can deduct on your income tax return.

If you paid \$600.00 or more in mortgage interest in 2005, you will receive, under separate mailing, a 1098 form. The information on the 1098 form is reported to the IRS as required.



I H E C U 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

A T M 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 December 13, 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 \$1,000.00 - \$9,999.99	1.98%	2.00%APY
Balances \$10,000 - \$49,999.99	2.57%	2.60%APY
Balances \$50,000 - \$74,999.99	2.66%	2.70%APY
Balances \$75,000 and higher	2.95%	3.00%APY

Loan Rates

*As of December 13, 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 6.25% APR	24 months 6.25% APR
36 months 6.25% APR	36 months 6.25% APR
48 months 6.25% APR	48 months 6.25% APR
60 months 6.25% APR	60 months 6.25% APR
72 months 7.00% APR	72 months 7.00% 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)	
5.60% APR up to 180 months (15 years)	
5.75% APR up to 240 months (20 years)	
6.00% 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)	
6.50% APR up to 60 months (5 years)	
6.50% APR up to 120 months (10 years)	
6.75% 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 10.50% APR	
\$1,500 & over 10.00% 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:

Monday, January 19th - Martin Luther King Jr. Day
 Monday, February 20th - Presidents' Day
 Friday, April 14th - Good Friday

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!