



Credit Lines

Summer 2006

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Wrap Up the Sweetest Car Loan in Clark County...and We'll Pay You \$100 CASH!*

Let us help you steer clear of those high-cost car loans.

With our BEAT RATE loan program*, you'll save up to a 1/2% APR with a minimum rate of 6.50% APR**. And for a limited time, we'll pay you \$100 CASH* for loans of \$10,000 and over, when you finance or refinance your new or used auto here.

You can drive down your car loan cost today by calling or stopping by our office. Tie up the deal today with a low cost loan from your credit union.

*Not valid with any other offer/promotion. Exclusions may apply. See credit union for details.
**APR = Annual Percentage Rate. Rates subject to change. The actual rate and payment amount will reflect a member's individual financial circumstances and credit score and may be higher than the rate shown here. Refinanced loans must originate from another financial institution (new money only).

Visit our website at www.ihecu.com!

Your Member Statements Are Getting a New Look!

IHECU has redesigned your Member Statement to be easier to read and more informative! You'll see this new statement beginning July 31, 2006.

Some changes we think you'll like include an Account Summary that lists the ending balance of all of your sub accounts in one convenient place at the top of the statement; dollar amounts appearing with easy-to-read commas and decimal points; an enhanced typeface design for easy reading; and, for our members with Share Draft Accounts, a "Draft Number Sequence Summary" which will show all drafts that have cleared during the statement month in draft number order.

We hope you'll enjoy these new changes, as we truly believe it will make balancing your quarterly and monthly statements even easier!

IHECU Awards Scholarship to Catholic Central Senior

International Harvester Employee Credit Union has named its first ever recipient of the M. Angela Theriac Memorial Scholarship. Mr. Ali Hashemi, who is a senior at Catholic Central High School in Springfield, was chosen based on a combination of academic merit, his involvement in extracurricular activities, and completion of an essay question. The check was presented to him during an honors ceremony at Catholic Central High School on May 22nd.



Ali Hashemi pictured with IHECU's Amanda Calliccoat and Tom Whitacre

Hashemi has been involved in activities ranging from Student Council and band to Peer Ministry and National Honor Society, and has maintained a 3.8 GPA while balancing his time among various groups, three sports, and numerous post-secondary classes at Wittenberg. He plans to attend the University of Dayton this fall, where he will double-major in Mechanical Engineering and French, and then continue on to Law School after he graduates from UD.

The scholarship honors M. Angela Theriac, President and Manager of the International Harvester Employee Credit Union from 1946-1991, and seeks students who exemplify Theriac's purpose-driven philosophies.

Theriac began her career at International Harvester Credit Union in 1944 and became Manager in 1946, from which time her achievements were many. In January 2002, she was named "Director Emeritus" to recognize her for the many years of service to the credit union.

eStatements

Privacy. Security. Convenience.

No more worrying about your statement getting lost or stolen in the mail. No more worrying about identity theft. You can now view your monthly statements online from the comfort of your home or office when it's convenient for you. And it's there when you need it at the beginning of the month.

Enroll at www.ihecu.com or ask a staff member today!



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Thomas Whitacre

Vice Chairman
Jack Kitchen

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Sue Whalen

Director
Jeff Harshaw

Director
Kim Victoria

Director
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Julie Day	Vicky Moss
John Fogarty	Sharalee Newland
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Teresa Georges	Mary Rife
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Rita Hughes	Charmelle Wright

Credit Committee

Jeff Harshaw	James Kitchen
Kim Victoria	Tommy Freeman



John Campbell

Pam Campbell

Your Unique Financial Journey

A Message from the MEMBERS Financial Services Program

Just as your life-style and goals are different from other people, so are your financial needs. Do you need to tackle one of the following financial issues today?

- Do you need help with a 401(k) or pension plan rollover?
- Will you have enough income in retirement?
- Are you managing your investments as good as you can?
- How will you pay for a child's education?
- Financially, what would happen to your family if you died?
- How will you pay for long-term care?

Or do you need to develop a financial roadmap to coordinate all of your total financial needs? Whatever your situation may be, the MEMBERS Financial Services program, located at International Harvester Employee Credit Union has one objective: to help you reach your financial goals.



Retirement, Insurance and Investment Services for Life.

When it comes to insurance and investments, we understand the importance of a trusted partner. Contact John Campbell, the MEMBERS Financial Services Representative, today at (937) 390-1800 x133 for a no-cost, no-obligation appointment.

Representatives are registered through, and securities are sold through, CUNA Brokerage Services, Inc. (CBSI), member NASD/SIPC, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866) 512-6109. Insurance sold through licensed CUNA Mutual Life Insurance Company Representatives and in New York, licensed insurance representatives of other companies. Nondeposit investment products are not federally insured, may involve investment risk, may lose value and are not obligations of or guaranteed by the credit union.

B2MM-1205-4D02

2006 Amusement Park Tickets

	Gate Price	CU Discount Price
Kings Island		
Adult (48" & over)	\$44.99	\$35.00
Child & Seniors	\$29.99	\$25.00
Parking Pass	\$9.00	\$8.00
Cedar Point		
Adult (48" and over)	\$39.95	\$32.50
Junior & Seniors	\$26.95	Gate Purchase Only
The Beach		
Adult (48" +) Monday - Thursday	\$19.99	\$10.50
Adult (48" +) Friday - Sunday	\$26.99	\$15.50
Child (under 48")	\$9.99	\$6.00
Newport Aquarium		
Adult	\$16.00	\$15.95
Child (3 to 12)	\$10.00	\$8.95
Child (2 and under)	free	free

A d d i t i o n a l F e d e r a l I n s u r a n c e C o v e r a g e A d d e d o n R e t i r e m e n t A c c o u n t s

These days, building a financial cushion for retirement is more important than ever. Wouldn't you like to know that your hard-earned savings are protected?

Deposit coverage the National Credit Union Administration (NCUA) administers, available at International Harvester Employee Credit Union, offers an extra measure of protection for your money in retirement accounts such as Traditional IRA accounts.

According to an NCUA news release dated March 17, 2006, the retirement account share insurance coverage has increased from \$100,000 to the new federal limit of \$250,000. The limit on share insurance for all other types of share accounts remains at \$100,000.

The National Credit Union Administration charters and supervises federally insured credit unions. NCUA, with the backing of the full faith and credit of the U.S. Government, operates the National Credit Union Share Insurance Fund, insuring accounts of nearly 85 million account holders in all federally insured credit unions. NCUA's operation is funded by credit unions, not federal tax dollars.



Home Equity Makes it Happ

If you've been dreaming of fixing up your house or buying a new car, you can make it reality with a home equity loan or home equity line of credit. By using the equity in your home, you can:

- Pay for a college education.
- Repair or make improvements to your house.
- Buy an automobile.
- Start your own business.
- Pay for medical expenses, emergencies, or big-ticket items.



And remember, home equity loan lines of credit usually are tax deductible. Ask a tax adviser if you qualify.

Call our Mortgage Loan Department today at **390-1800**, and make your home's equity work for you!



I n t e r n a t i o n a l H a r v e s t e r E m p l o y e e C r e d i t U n i o n R e c e i v e s P r e s t i g i o u s B a u e r F i n a n c i a l 5 - S t a r R a t i n g

International Harvester Employee Credit Union, which is Springfield's largest locally-owned financial institution, has again been awarded a five-star rating from Bauer Financial Incorporated, the nation's leading independent financial institution rating firm.

IHECU was rated as a five star on the zero-to-five star scale. This means it is a safe, financially sound credit union that is well above its capital requirements, and has a capital-to-assets ratio of 9% or higher.

On December 31, 2005, IHECU's capital-to-assets ratio was 21.53%. International Harvester Employee Credit Union has 18,412 members and \$159,909,081 in assets.

The star ratings classify each credit union based upon a complex formula which factors in relevant data including but not limited to: capital, historic trends, loan delinquencies, differences in the book and market values of the investment portfolio, profitability, repossessed assets, charge offs, regulatory compliance and asset quality.

I H E C U L o c a t i o n s & H o u r s

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-IHECU (4428)

Anytime Info-Line
1-800-261-2188

World Wide Web
www.ihecu.com

**A T M
L o c a t i o n s**
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 June 12, 2006

	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	3.05%	3.10%APY
Balances \$75,000 and higher	3.15%	3.20%APY

Loan Rates

*As of June 12, 2006. 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 6.50% APR	24 months 6.50% APR
36 months 6.50% APR	36 months 6.50% APR
48 months 6.50% APR	48 months 6.50% APR
60 months 6.50% APR	60 months 6.50% APR
72 months 7.50% APR	72 months 7.50% APR
First Mortgages (Adjustable Rate, Owner Occupied)	
4.00% APR up to 360 months (1 year adjustable)	
5.00% APR up to 360 months (3 year adjustable)	
First Mortgages (Fixed Rate, Owner Occupied)	
6.00% APR up to 180 months (15 years)	
6.25% APR up to 240 months (20 years)	
6.50% APR up to 360 months (30 years)	
First Mortgages (Adjustable Rate, Investment Property, Lots, Vacant Land)	
5.75% APR up to 360 months (1 year adjustable)	
6.75% APR up to 360 months (3 year adjustable)	
Second Mortgages (Fixed Rate)	
7.25% APR up to 60 months (5 years)	
7.25% APR up to 120 months (10 years)	
7.50% APR up to 360 months (15 years)	
Home Equity Lines of Credit (Adjustable Rate):	
6.75% APR up to 180 months (Up to 80% Loan-to-Value)	
Unsecured Loans:	
\$500 - \$1,499 10.50% APR	
\$1,500 & over 10.50% 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:

Tuesday, July 4 - Independence Day
Monday, September 4 - Labor Day



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 2000+ 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!