



Credit Lines

Fall 2006

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LOOKING FOR THAT PERFECT HOLIDAY GIFT?

Trying to find the perfect gift for that special someone? Tired of shopping in crowded malls and not being able to find the right color or size? Then we have the perfect gift for anyone on your shopping list. Why not get them a VISA gift card? It is 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 \$2.25 per card and can be loaded with amounts from \$10 - \$500.

VISA gift cards make a great gift for any occasion, including birthdays, graduation, anniversaries, and weddings.

Stop by either one of our locations and pick up your VISA Gift Card today!

Visit our website at www.ihecu.com!

Newsletter0906

Credit Unions: Making A World of Difference

International Harvester Employee Credit Union To Host 5th Annual International Credit Union Day Festivities



For 56 years, credit unions throughout the world have celebrated the credit union difference during the third week of October, which is International Credit Union Week. We invite you to join us October 16 - 20 in reflecting on the founding principles of the credit union movement, and the success of that movement throughout the past 150 years and more.

This year's celebration will take place on Thursday, October 19th. Please stop by.

Beware of \$50 reward and lottery scams!

Beware of \$50 reward scams asking you to complete a survey for a \$50 reward or for scams informing you that you have won a lottery or sweepstakes. The scam promises a check for supplying valuable information that can be used for identity theft or for account information so that the thieves can clean out your account.

Never respond to solicitations of this kind. If you have any questions, please contact your financial institution.

Avoid Being Upside Down in Your Car Loan

A low- or no-down payment, a longer-term loan, and a vehicle that rapidly depreciates in value in the first two years can cause you to be "upside down" in your car loan. The term means you owe more for the car than it is worth. It's not unusual for a buyer to be upside down in a car loan a couple of years into a five- or six-year loan.

Consumer experts recommend making a down payment of 20% or more and financing for no longer than four years to avoid being upside down. Not everyone can do this. Some alternatives:

- * Don't finance a car for more months than you think you want to own it,
- * Make the biggest down payment you can,
- * Choose a shorter-term loan if possible, and
- * Buy a vehicle that will hold its value longer.

If you find that you're upside down in a loan, experts advise holding onto the car as long as you can—at least until the amount left on the loan matches the car's trade-in value. If you need to get rid of it, try selling it yourself or consider bundling the negative equity from the car with a loan on a new car. If possible, accelerate your loan payments to avoid being upside down in your new loan. Contact the International Harvester Employee Credit Union loan representative for more information.



Credit Lines

Volume 2, Issue 3

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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!



Refinance & Get \$100 CASH* and a great rate!

Let us help you steer clear of those high-cost car loans! With our BEAT RATE refinance 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 refinance your new or used auto here.



Moreover, there are no application fees, no prepayment penalties, and NO gimmicks...just a great rate!

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).

Connections

The Connections reward program is our way of rewarding you, our valued member, for choosing IHECU as your credit union and your financial services provider.

This program gives you special pricing on loan and deposit products, along with other free services. Based on the volume of business you have with us, Connections will improve your investment return and reduce your borrowing costs.

Your current accounts are included in your reward level. When your account relationship increases to the next level, your Connection rewards increase!

Your Connections reward level is printed on your monthly and quarterly credit union statements. Be sure to take full advantage of the savings and convenience your membership has to offer.

To learn about the Connections levels and what rewards each level receives, please call the credit union or visit our website at www.ihecu.com!

Total Account Balances	Reward Level
\$2,500 - \$4,999	Bronze
\$5,000 - \$9,999	Silver
\$10,000 - \$24,999	Gold
\$25,000 and more	Platinum

**INTERNATIONAL
HARVESTER
EMPLOYEE
CREDIT UNION**
Benefits you want. Services you need.

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.

"Santa Claus is coming to town..."

That's right!

Mark your calendars for December 5th, 6th & 7th 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.

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 Friday December 29, 2006.

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-IHECU (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 11, 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	1.47%	1.50%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 September 11, 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:

24 months	6.50% APR
36 months	6.50% APR
48 months	6.50% APR
60 months	6.50% APR
72 months	7.50% APR

Used Autos, Trucks, Vans, Boats, RVs and Motorcycles:

24 months	6.50% APR
36 months	6.50% APR
48 months	6.50% APR
60 months	6.50% APR
72 months	7.50% APR

First Mortgages (Adjustable Rate, Owner Occupied):

4.50%APR up to 360 months (1 year adjustable)
5.25%APR up to 360 months (3 year adjustable)

First Mortgages (Fixed Rate, Owner Occupied):

6.25%APR up to 180 months (15 years)
6.50%APR up to 240 months (20 years)
6.75%APR up to 360 months (30 years)

First Mortgages (Adjustable Rate, Investment Property, Lots, Vacant Land):

6.50%APR up to 360 months (1 year adjustable)
7.25%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:

12.9%APR

Visa Platinum Credit Card:

9.9%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, October 9th
Columbus Day
Friday November 10th
Veteran's Day
Thursday, November 23rd
Thanksgiving Day
Friday, November 24th
Day after Thanksgiving
Monday, December 25th
Christmas Day
Tuesday December 26th

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!