



# Credit Lines

Second Quarter, 2007

## Inside this issue:

- Hard Time Making Car Payments?
- Dealer Financing.
- Phishing Scams.
- FREE Bill Pay!

## LEAVING THE U.S.?



At International Harvester Employee Credit Union we're serious about doing all we can to protect you from debit card fraud.

That's why we're asking you to call us when you plan to travel outside the U.S.

Effective immediately, all debit cards will be blocked from international use. However, when you travel abroad, simply call us and let us know where you will be traveling to and the dates and we will make sure you're able to continue using your card without any problems.

It's just one of the many ways we're working to help ensure your security.

Visit our website at [www.ihecu.com](http://www.ihecu.com)!

## Wrap Up the Sweetest Car Loan in Clark County . . . and We'll Give You \$50 CASH!\*



Allow us to help you steer clear of those high-cost car loans. With our BEAT RATE loan program\*, you'll **save up to 1/2% APR** with a minimum rate of 6.00% APR\*\*. And for a limited time, **we'll give you \$50 cash\*** for loans of \$15,000 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 one of our convenient locations. 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 are subject to change. The actual rate and payment amount will reflect a member's individual financial circumstance and credit score and may be higher than the rate shown here.

Refinanced loans must originate from another financial institution (new money only).

## Scholarship Winner Announced!



Ivy Garrigan (Center) has been awarded the 2007 M. Angela Theriac Memorial Scholarship in the amount of \$1,000. Ivy is a senior at North High School. She was chosen out of twelve applicants. Pictured with Ivy are Elaine Doane, V.P. of Finance (Left) and Veronica VanBourgondien (Right) V.P. of Human Resources.

## For a Limited Time

## M o r t g a g e Loans with:

- Free Application
- Free Appraisal
- \$499 Closing Costs\*\*
- Low Fixed Rate
- Loans up to 95% LTV
- Terms up to 30 years
- No Prepayment Penalties

\*Subject to sufficient appraisal and credit approval.

\*\*Excludes prepaids (interest, PMI premium, etc.)

\*\*\*Lending area limited to Clark, Champaign, Logan, Madison, Greene, Miami, and Montgomery counties in Ohio.

## PROTECT YOUR SOCIAL SECURITY NUMBER

- Ask "Why do you need it?"
- Never give SSN, account numbers, passwords, mother's maiden name, birth date, PIN (personal identification number), or personal information over the phone, unless you initiate the call.
- Keep SSN off driver's license.
- Don't carry Social Security card in wallet unless you need it that day.
- Don't use last four digits of SSN as PIN. Memorize PINs!
- Don't let clerks handwrite SSN on checks as identification.
- Don't have SSN preprinted on checks. Re-order them without SSN.

## Credit Lines

Volume 3, Issue 2

### 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

### Administration

#### President and CEO

James E. Kitchen

#### Executive VP and CFO

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#### VP Information Systems

Sean Doane

#### VP Finance

Elaine Doane

#### VP Loans & Operations

Gary Dollinger

#### VP Human Resources

Veronica VanBourgondien

#### Branch Manager

Bill White

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Judie Brewer

Tim Brown

Crystal Bundick

Patti Callahan

Julie Day

John Fogarty

Lori Foster

Teresa Georges

Michelle Goodfellow

Kate Godsey

Cheri Hanson

Pam Hilton

Rita Hughes

Debra Johnson

Brooke Martin

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

# Having a Hard Time Making Your Car Payment?

Refinance your auto loan with us.



- Did you finance a car in the past year or two?
- Did you take advantage of a 0% financing offer but now can't afford the hefty monthly payment?
- Are you paying a high rate through another lender?
- Do you want the convenience of having your auto loan at the credit union?

If you answered "yes" to any of these questions, we can help. Even by pushing the interest rate on your auto loan down a percentage point or two, the money you save really adds up.

Stop in or call today to find out how refinancing at the credit union can benefit you.

## DRIVE OFF THE LOT WITH CREDIT UNION FINANCING!

Did you know you can get credit union financing--right at the car dealership?

The process is designed so credit union members benefit several ways.

\* First, as a member of a cooperative you reap the benefits of lower rates offered by International Harvester Employee Credit Union. Credit Union members paid \$2.3 billion less in loan interest in 2002 than if they'd conducted all their business with banks.

\*Second, it's quick and easy. There's a fast turnaround time when filling out applications, and the process is user-friendly. Also, there's a smooth flow of paperwork between participating dealerships and International Harvester Employee Credit Union. The accommodating business relationship will benefit you, the loan customer.

\* Third, you have the ability to choose a variety of credit union financing options right at the dealership. The innovative lending approach clearly gives you--the credit union member--the benefit of choosing the option that's best for you.



We're still happy to preapprove you for a car loan at the credit union if you like the flexibility of shopping dealerships. But if you're at the dealership, ask for credit union financing. It's almost always your best deal.

If you're shopping for a car in Springfield and want to finance through the dealership, Jeff Wyler, Foreman-Blair, and Springfield Ford as well as Buckles in Urbana are now participating in indirect auto financing through the Credit Union. However, if you're shopping in Dayton, Columbus, or Cincinnati, there are many auto dealers that can finance through the Credit Union. Just tell them that you're a member of the International Harvester Employee Credit Union and that you want your financing through the credit union.

## Don't let a "phisher" get these details from you!

PIN Numbers

Soc. Sec. No's

Passwords

Account Numbers



A "phishing" email pretends to be from someone you know and tries to get you to reveal private information.

Your credit union will never request this information from you in an email.

### Don't take the bait!

Call the credit union if you get an email that appears to be from the credit union asking for this type of information.

## MOVING? PLEASE NOTIFY THE CREDIT UNION!

If you plan on moving or have recently moved, please remember to notify the credit union of your new address and phone number. Don't forget to change your address for your credit union VISA credit card as well if you have one. We want to make sure you get your statements and other important mail about your accounts with us.



As it takes time to locate someone who has moved and left no address, plus the additional postage to forward returned mail, there is a charge of \$5.00 for any returned mail.

## YOUR CREDIT UNION RECEIVES 5-STAR RATING!

Your credit union has once again received a 5-Star rating from Bauer Financial, Inc., a Florida research firm. This prestigious award identifies this institution as one of the safest, most credit worthy credit unions in the United States.



To achieve this honor, your credit union has exhibited the best in such areas as capital adequacy, asset quality and stability (to name a few), and has done so every quarter for over 16 years!

*Congratulations and thank you to all of our members and employees for making this award possible.*

## NOT USING SERVICES YOU SIGNED UP FOR?

Due to rising costs, any product that has not been used in one year or longer will be cancelled. This includes debit cards, ATM cards, and Anytime Info-Line.

While we prefer to keep these products active for members and we encourage the use of these products, your credit union pays a monthly fee for all products on the system – whether or not they are being used.

Therefore, effective immediately, if you have not used any or all of these products within the past year or longer, they will be discontinued.

In the event that you later would like to use any of these products, it's easy to sign up and most can be done on line.

## Great News! FREE BILL PAY!

Members who maintain aggregate balances of \$5,000 and higher (Platinum, Gold, & Silver) now are eligible to receive FREE Bill Pay! You can sign up at the credit union or go online to [www.ihecu.com](http://www.ihecu.com) and sign up there. It's easy and the best part is it's FREE! All that we ask is that you use it at least once every 90 days or it will be turned off. After that it's FREE as long as you maintain your combined balances of \$5,000 or higher. Why not sign up today, as postage is going up again!



## 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](http://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 June 13, 2007

## Regular Savings Account, Earnie the Early Bird (Youth Savings)/Christmas Club:

	Annual Dividend Rate	Annual Percentage Yield (APY)
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

## Preferred 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

## Premium Checking Account:

Balances \$2,500.00 - \$4,999.99	.60%	.60%APY
Balances \$5,000 - \$9,999.99	.69%	.70%APY
Balances \$10,000 - \$49,999.99	1.69%	1.70%APY
Balances \$50,000 and higher	1.98%	2.00%APY

## Money Market 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 June 13, 2007. 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	6.75% APR
36 months	6.75% APR
48 months	6.75% APR
60 months	6.75% APR
72 months	7.50% APR

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

24 months	7.00% APR
36 months	7.00% APR
48 months	7.00% APR
60 months	7.00% APR
72 months	7.75% APR

## First Mortgages (Fixed Rate & Adjustable):

Call (937)390-1800 extension 135 or Extension 134 for rates and terms.

## Second Mortgages (Fixed Rate):

6.25% 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):

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.**

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# Holiday Closings

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

Wednesday, July 4th  
Independence Day  
Monday, September 3rd  
Labor Day



# Look for the Swirl!

## SHARED BRANCHING

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](http://www.cuservicecenters.com) or [www.ihecu.com](http://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!