



Credit Lines

Third Quarter, 2008

"Santa Claus is Coming to Town . . ."



That's right! Mark your calendars for December 9th, 10th, & 11th 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.

IHECU IS OPENING A NEW BRANCH!

International Harvester Employee Credit Union will be opening a branch in Urbana!

The opening will be announced in the Springfield News-Sun and The Urbana Daily Citizen. It is **anticipated** that the new office will be open Monday, October 20th. The new office will be located at 731 Scioto Street.

We have been serving the community since 1934, and we would like to announce that our **membership eligibility has been expanded to include anyone who lives, works, worships, or attends school in both Clark & Champaign County.** This means that anyone living in these counties can now join, and take advantage of our outstanding customer service and great rates!



YOUR MONEY IS SAFE AT Intenational Harvester Employee Credit Union

Concerned about all the negative news regarding the financial markets?

Are you wondering what the financial status of your credit union is?

- * International Harvester Employee Credit Union has been serving members & the community since 1934.
- * IHECU has consistently received a 5-star rating by Bauer Financial Group.
- * Members shares are insured up to \$350,000 - not \$100,000. IRA accounts are insured up to \$500,000 per account - not \$250,000.
- * IHECU has over \$37 Million in capital (22% capital to assets). The requirement is 7% to be considered well capitalized.
- * IHECU presently has no loans in foreclosure and we have never been involved in subprime mortgages.
- * IHECU is the largest, locally owned financial institution in Clark County.

Please feel free to call or stop by if you have any questions.



Visit our website at www.ihecu.com!



Credit Lines

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

Administration

President and CEO

James E. Kitchen

Executive VP and CFO

Robb White

VP Information Systems

Sean Doane

VP Finance

Elaine Doane

VP Loans & Operations

Gary Dollinger

VP Human Resources

Veronica VanBourgonien

Business Development Mgr.

Tiffany Looney

Branch Managers

Bill White

Melissa Glock

Office Staff

Sue Bannert	Debra Johnson
Julie Blankenship	Brooke Martin
Judith Brewer	Amanda McClain
Tim Brown	Mary McDaniel
Kascy Bryan	Darlene McGee
Crystal Bundick	Cindy Moeller
Tiffany Clark	Vicky Moss
Julie Day	Sharalee Newland
Jessica Fagan	Lyndsay Phillips
John Fogarty	Mary Rife
Lori Foster	Amber Rogers
Teresa Georges	Joyce Scarberry
Kate Godsey	Margo Shackelford
Michelle Goodfellow	Pam Smith
Cheri Hanson	Cindy Spridgeon
Pam Hilton	Joyce Walden
Amita Howell	Michelle West
Rosetta Jenkins	Charmelle Wright

Credit Committee

Jeff Harshaw

James Kitchen

Kim Victoria



John Campbell

Pam Campbell

MatriMoney

A Wedding Savings Account



What do you need to start your life together? A bedroom set? Living room furniture? Maybe, you aren't sure what you need yet. Maybe what you could really use is cash!



Some people don't feel comfortable handing over cash or a check, and you might feel uncomfortable making the suggestion. We have another option: a MatriMoney account at International Harvester Employee Credit Union.

It's like money in the bank.

MatriMoney is a special, interest-bearing savings account that wedding guests, friends, and family can contribute to.

- * You open a MatriMoney account with \$200.
- * When gift contributions total \$50, IHECU will give you a wedding present -another \$50.* (One per account)
- * We provide you with MatriMoney Registry announcements- wallet-sized cards that explain the program to your bridal shower and wedding guests.
- * Your guests can make their gift at any IHECU branch.
- * Your IHECU statement lists all those who contribute to your MatriMoney account.
- * Plus an attractive "Congratulations" card with gift information is provided as an acknowledgement.

You will also receive a wedding gift from IHECU after your wedding date!

DID YOU KNOW?

YOUR COMBINED ACCOUNTS ARE INSURED UP TO \$350,000 - IRA'S UP TO \$500,000!

Why take your savings elsewhere when you can have outstanding rates and the highest level of coverage right here?

Share savings accounts at this credit union are protected up to \$350,000—the highest level of combined federal/private share insurance available. The federal government provides \$100,000 of this protection, and the Excess Share Insurance Corporation (ESI), a licensed property and casualty insurer, provides an additional \$250,000.



Because Individual Retirement Accounts (IRAs) are insured separately, your savings and retirement accounts at the credit union could have combined federal/private coverage of \$850,000!

So, avoid the hassle of maintaining savings accounts at multiple institutions, and get the best protection here. For more information on share savings insurance and ESI, please contact us.



Visa Internet Account Access Now Available!

Features of the new Visa member internet access include:

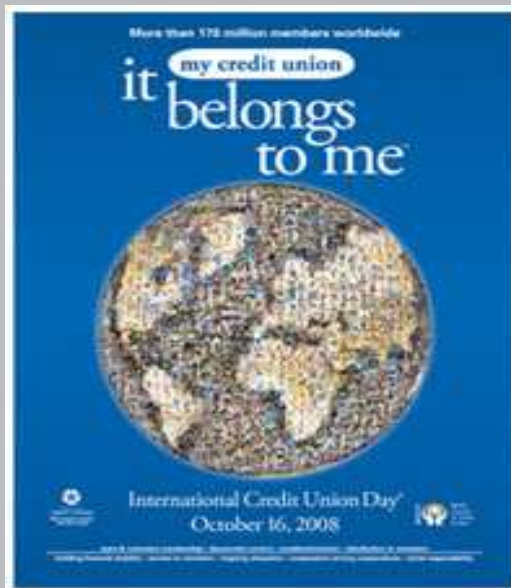
1. Account Summary
 - a. current balance
 - b. available credit
 - c. credit limit
 - d. payment amount due
 - e. payment due date
 - f. last payment amount
 - g. last payment date
2. View Statements
 - a. current statement
 - b. past statements
 - c. download current and past statement transactions in popular formats
3. Search Transactions
 - a. by transaction type
 - b. by store name
 - c. by amount
 - d. by date range
4. Set up expense reports
5. Pay IHECU Visa bill from non-IHECU Financial institution.

To enroll, simply go to the credit union website www.ihecu.com and click on the "enroll" button and answer the questions. The service is FREE!

International Credit Union Day! October 16, 2008

More than 170 million members in 97 countries belong to thousands of credit unions just like yours. Through their loyalty and prides in ownership, members demonstrate the true cooperative spirit of the credit union movement. Join members worldwide in celebrating our accomplished history, our shared values, and our bright future on International Credit Union Day!

Please join us for contests and refreshments as we celebrate International Credit Union Day!



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, Inc.
5000 Urbana Road
Springfield, Ohio 45502-0539

To qualify, you must be a member of the credit union in good standing, able to dedicate time to Credit Union business, including educational and training sessions, and willing to serve on a volunteer basis. Your request must be postmarked by Thursday, December 31, 2008.

IHECU Locations & Hours

Main Office

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

Branch Offices

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

731 Scioto Street
Urbana, Ohio 43078
Monday - Thursday 9 a.m - 5 p.m.
Friday 9 a.m. - 5:30 p.m.

Coming
Soon!

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 10, 2008

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

	Annual Dividend Rate	Annual Percentage Yield (APY)
Balances \$100.00 - \$9,999.99	.50%	.50%APY
Balances \$10,000 - \$49,999.99	.59%	.60%APY
Balances \$50,000 and higher	.69%	.70%APY

Preferred Checking Account:

Balances \$500.00 - \$2,499.99	.24%	.25%APY
Balances \$2,500 - \$9,999.99	.45%	.45%APY
Balances \$10,000 and higher	.59%	.60%APY

Premium Checking Account:

Balances \$2,500.00 - \$4,999.99	.50%	.50%APY
Balances \$5,000 - \$9,999.99	.59%	.60%APY
Balances \$10,000 - \$49,999.99	1.249%	1.25%APY
Balances \$50,000 and higher	1.58%	1.60%APY

Money Market Account:

Balances \$1,000.00 - \$9,999.99	1.24%	1.25%APY
Balances \$10,000 - \$24,999.99	1.74%	1.75%APY
Balances \$25,000 - \$49,999.99	2.37%	2.40%APY
Balances \$50,000 & higher	2.42%	2.45% APY

Loan Rates

*As of September 10, 2008. Rates As Low As...

Members with qualifying deposits may receive up to a 0.25% APR discount on consumer loans and an additional .25% APR with payroll deduction or direct deposit.. Contact the credit union for details.

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

24 months	5.30% APR
36 months	5.30% APR
48 months	5.30% APR
60 months	5.30% APR
72 months	5.30% APR

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

24 months	5.30% APR
36 months	5.30% APR
48 months	5.30% APR
60 months	5.30% APR
72 months	5.30% APR

First Mortgages (Fixed Rate & Adjustable):

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

Second Mortgages (Fixed Rate):

5.25% APR up to 60 months (5 years)
5.25% APR up to 120 months (10 years)
6.00% APR up to 360 months (15 years)

Home Equity Lines of Credit (Adjustable Rate):

3.75% APR up to 180 months (Up to 80% Loan-to-Value)

Unsecured Loans:

\$500 - \$1,499	10.75% APR
\$1,500 & over	10.75% APR

Visa Classic Credit Card:

10.9% APR

Visa Platinum Credit Card:

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.

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Holiday Closings

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

Monday, October 13th
Columbus Day
Tuesday, November 11th
Veteran's Day
Friday, November 28th
Day after Thanksgiving
Wednesday, December 24th
Christmas Eve
Wednesday, December 31st
New Years Eve - Open 9 - 1

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 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!