



Credit Lines

Fourth Quarter, 2008

Announcing Our 75th Annual Meeting!

All shareholders are invited to the
75th Annual Meeting of International Harvester Employee Credit Union.

Date: Saturday, January 31st, 2009

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 Dividend NEWS!

Year-End Bonus Dividend Declared.

The decision has been made once again by the Board of Directors to extend a year-end bonus dividend to the members of the International Harvester Employee Credit Union, Inc.

The Board has announced the following: A 1.00% per annum bonus dividend for December, 2008 on Share Accounts #01 and #02.



Location, Location, Location!

Location matters when you buy a home, location matters when you buy concert tickets, location matters when you park your car. Location also matters when you choose a financial institution.

Consumers generally choose financial institutions within five miles of where they live or work because of its convenience. Credit unions began to realize in 1987 that they needed more branch locations to serve their members. But the challenge was that not all credit unions could afford to build more branches. That's when the Shared Branching concept was born.

Credit unions joined a cooperative movement allowing members from one credit union to use another credit union's facilities that were more conveniently located to conduct transactions. Beginning with just a handful of locations in one locale, the network has spread across the country like wildfire. Proudly, International Harvester Employee Credit Union is a member of the Shared Branching network so we can provide you the most convenient access to your accounts.



CU SERVICE CENTERS.
The Member-Friendly Financial Network

The Shared Branching network is growing quickly and now has thousands of locations nationwide – and hundreds in Ohio — to serve you. Credit union members can visit a teller at any Shared Branching location and perform many of the same transactions they can at their own credit union. Best of all, there's no charge for using a Shared Branch location.

"Shared Branching is a huge benefit to our members," says CEO Jim Kitchen. "And members get really excited when they learn there's a Shared Branching location nearby."

Search for Shared Branching locations convenient to you with the Shared Branching Web site at

www.sharedbranching.org or visit www.ihecu.com and enter 5-digit zip code for branch near you.

For more information, contact the Credit Union at (937)390-1800.

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



**Prepare, Print
and E-file Your
Simple Return
for FREE with
TurboTax
Federal Free
Edition**

When it comes to finances, we're all ready for some good news. So how about not only getting the maximum refund you deserve, but also filing your taxes for FREE. This year as a valued credit union member, you'll find out just how untaxing your taxes can be when you file your simple federal return with TurboTax Federal Free Edition.

Make tough times a little easier. TurboTax is the uncomplicated, unexpensive, untaxing way to get your taxes done. Fast, easy and free. With the security of knowing you'll get the MAXIMUM REFUND you deserve. It's easy! It's FREE! Get started at the credit union website or call 1-800-613-4406 for more information.

Visit our website
at
www.ihecu.com!



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 and only that information which is necessary to provide competitive financial products and services and no more.

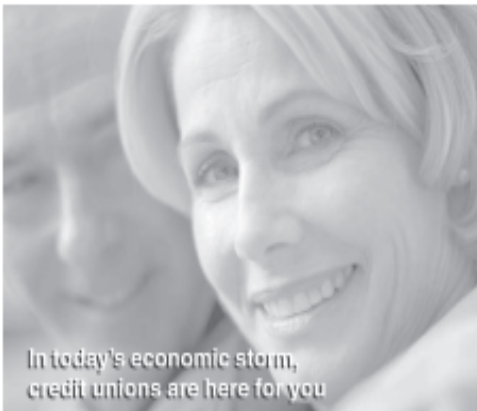
International Harvester Employee Credit Union will protect the personal information of its members. International Harvester Employee Credit Union will maintain strong security controls to ensure that member information in our files and computers is protected. Where appropriate, we will use security coding techniques to protect against unauthorized access to personal records, ensure accuracy and integrity of communications and transactions, and protect member confidentiality.

International Harvester Employee Credit Union members will always have access to their information to ensure its accuracy. International Harvester 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.



In today's economic storm,
credit unions are here for you



Safe and Sound

Your credit union accounts are insured.

Ohio credit unions are stable, safe, and sound in the midst of the current financial services market. All Ohio credit unions provide deposit insurance to protect their members. Ohio credit unions are supervised and regulated by federal and state government agencies — the National Credit Union Administration and the Ohio Division of Financial Institutions.



Ready to Lend

Credit unions are meeting your lending needs.

Credit unions stand strong serving 2.6 million Ohioans, and continue to fulfill their members' housing, auto, student, and small business loan needs. In some cases, credit unions have increased their lending to help more members. Recent studies show that credit unions increased their mortgage originations by 53% during the previous 12 months.



Here for You

Credit unions exist to serve our members.

Simply put, credit unions are groups of people who pool their money to provide lower cost loans and fees and better savings rates to one another. More than a customer, every depositor and borrower is an equal member-owner with a voice in the credit union's future. With a philosophy of helping people versus making a profit, every penny of earnings is returned to the member-owners as higher savings rates, lower loan rates, lower fees, more convenient locations, new services, dividends, and more.

Call your credit union with questions or for more information.

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.

Toll Free

1-800-576-IHCU (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 December 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	1.89%	1.90%APY
Balances \$25,000 - \$49,999.99	2.03%	2.05%APY
Balances \$50,000 & higher	2.08%	2.10%APY

Loan Rates

*As of December 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	5.60% APR
36 months	5.60% APR
48 months	5.60% APR
60 months	5.60% APR
72 months	5.60% APR

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

24 months	5.60% APR
36 months	5.60% APR
48 months	5.60% APR
60 months	5.60% APR
72 months	5.60% 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 (30 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	10.75% 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, January 19th
Martin Luther King, Jr. Day
Monday, February 16th
President's 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 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!