



### *This Month:*

- Annual Meeting
- Visa Cards
- Auto Loans
- Federal Holiday Closing dates
- Auto Vantage
- Privacy
- Life Insurance
- Traveling?
- Website
- Home Equity Loans

## ANNUAL MEETING

### Wednesday, April 18, 2018 @ 4:00pm

### Credit Union – Main Office

Plan to Attend this year’s Annual Meeting. It’s a great time to see how the Credit Union operates and to see how it is doing financially. It’s also a great time to ask questions of Board Members and other Credit Union officials.

The event begins with a short business meeting. During the meeting you will hear a report by the CU’s Chairman of the Board. Our Treasurer will review and report on the previous year’s financial status. Questions will be taken from members in attendance.

Election of members to the Board of Directors will also take place during the meeting. This year there are two vacancies on the Board. The Nominating Committee has nominated the following current Board members for re-election to 3 year terms: Ann Blocksom and Rohn Vickers.

Are YOU interested in running for election to the Board of Directors? All current Credit Union Members are hereby invited to have their name placed on the ballot for election to the Board. Board Members donate several hours each month. Interested members should contact Rick Williams at the Credit Union office. He will give you a nomination packet which contains a resume and a petition form. The completed resume and petition form (signed by 30 Credit Union members in good standing) must be returned to Rick Williams (only) in the Credit Union office by 4:00pm, February 28, 2018. Packets returned after that time will not be considered valid and will not be forwarded to the nomination committee. No nominations are allowed to be made from the floor at the annual meeting.



### **Do you currently have a Visa Credit Card with us?**

We have changed our rate structure and we may be able to lower your rate based on your credit rating. Why not give us a call and see if you qualify. 513-

585-2398

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### **REFINANCE YOUR CURRENT AUTO LOAN WITH US AND SAVE!**

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### **IT'S NEVER TOO LATE TO GET A CHRISTMAS LOAN!!!**

Need some help now that the Christmas Bills are rolling in?

Let us know - We have Money to Lend!

513-585-2398

THE CREDIT UNION WILL BE CLOSED ON THE FOLLOWING DATES:



JANUARY 15, 2018



FEBRUARY 19, 2018

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**PRIVACY** . . . . We will not give ANY information over the phone!

There are two ways to access you account information:

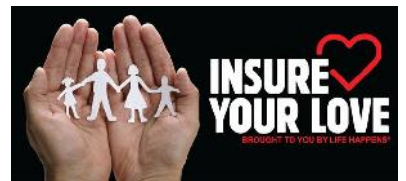
1. **Speedy Line:** Touch tone phone access (Need your account and last four digets of your SS#)
2. **Home Banking:** 24/7 Access via any device connected to the internet. (You will need User name and password.)

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**LIFE INSURANCE** . . . . The Credit Union endorses Life Help Life Insurance.



Watch for mailing this February



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**TRAVELING?** . . . . If you have a CHCA debit/ATM or Visa and are planning to use them out of the greater Cincinnati area Let Us Know. Our fraud center monitors all card activity.

**Remember** - If you plan to use your debit card out of the Cincinnati area you will be required to enter your PIN to complete the transaction.

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**WEB SITE** . . . . Visit our web site at [www.healfcu.org](http://www.healfcu.org). Lots of information! Free Bill Pay! Apply for loans on line!

## HOME EQUITY LOANS - LOW FEES AND RATES!

A low-rate home equity loan or line of credit from CHCA Federal Credit Union can help you fund your plans!

With Spring right around the corner, have you thought about projects you'd like to start? What about a dream vacation? Whatever your plans, consider using the equity in your home as a way to finance them.

Whether you need a one-time lump sum or access to a loan over a period of time (a line of credit), we offer a plan that meets your needs.

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