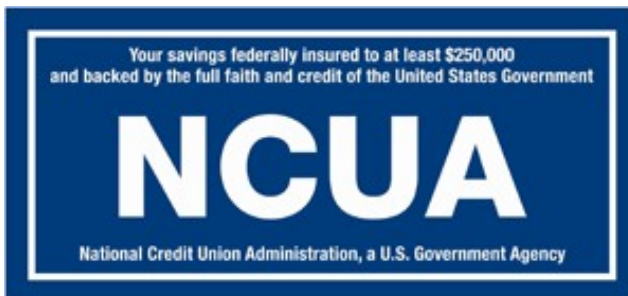


January 2012

How Your Accounts are Federally Insured

The National Credit Union Administration (NCUA) is the federal government agency that charters and supervises federal credit unions. NCUA also operates and manages the National Credit Union Share Insurance Fund (NCUSIF). NCUA is backed by the full faith and credit of the U.S. government. NCUSIF insures the accounts of millions of account holders in all federal credit unions and the majority of state chartered credit unions



Bill Consolidation Loans Available

Do your bills have a high interest rate? If yes, then maybe you need to look at HEMA FCU to consolidate those debts. Our rates start at just 7.90% APR for those who qualify with up to 60 months repayment. Just give us a call at 301-588-1860 or visit www.hemafcu.org for an application.

Savings Rates

Dividend rates for regular share accounts as of January 1, 2011:

\$499.99 to \$999.99 = .50% APR

\$1,000.00 and up = 1.25% APR

Rates subject to change by the Board of Directors at any time.

Holiday Club Accounts for 2012

Holidays go a little smoother with a HEMA Holiday Club Account. In November we disbursed \$450,000.00 to our club account holders. Average check \$1,000.00 - how much will your check be? It's not too late for YOU to open a club account! Complete the application on the back of this newsletter and fax or mail it to the credit union today to start saving for next year.

Remember! – Withdrawal Information:

If you make a withdrawal and it reduces your remaining balance below \$200.00 there is a \$10.00 fee charged to your account. Make it your goal to keep this account what it is – A SAVINGS ACCOUNT.

Take Advantage of HEMA's New Loan Rates

NEW AUTO LOANS starting at 2.90% APR with 20% down or 3.90% APR for 100% financing*

USED AUTO LOANS starting at 3.90% APR with 20% down or 4.90% APR for 100% financing*

BILL CONSOLIDATION & SIGNATURE LOANS starting at 7.90% APR*

**Annual Percentage Rate is based on an evaluation of application's credit. Your actual rate may vary. All rates and terms are subject to change without notice. Certain conditions may apply.*

Holiday Closings:

January 16th – Martin Luther King Jr. Day

February 20th – Presidents Day

Annual Meeting

Each year Credit Union members elect volunteers from among the membership to serve on the Board of Directors. This membership voting structure is the basis for our financial service cooperative status—unlike banks, which are run by paid directors for stockholder profits.

HEMA FCU, as a member-owned financial services cooperative, returns profits (after expenses and legally required reserves) to its members in the form of savings dividends, reasonable loan rates and other economical services.

This year there are two positions open on the Board of Directions to serve 3 year terms. The nominating committee, appointed by the Board for the 2012 election is composed of the following participants: Andrea Edmonds, Chairman, Tom Mather, Treasurer and Sam Bhaskarla, Vice-Chairman.

We appreciate their hard work in securing a slate of qualified candidates for our annual election on March 19th at 5:30 p.m. in the Credit Union office. The Committee has submitted the following names in nomination for election to the Board of Directors; Sue Gething and Doretha Harris.