

# ***MONEY MATTERS***

## **HEMA FCU**

Healthcare Employees Mid-Atlantic FCU

January 2008

### **Get the Best Deal on Your Car Loan**

We give you the freedom to choose the vehicle that is right for you. Try United Buyers Service – It's simple just call UBS - 301-657-1920.

Our rates and repayment schedules are sure to fit into your auto buying plans. So whether you are in the market for a sporty coupe to take you back and forth to work, an SUV for taming the winter roads or for transporting your family around town, come to the people you know and trust to handle your car loan.

### **Bill Consolidation Loans Available!!!**

With the holidays over, some of us can now expect those bills to come pouring in for gifts we purchased. You might have paid for these with your credit cards ...Visa, Master Card, American Express, Discover... just to name a few.

Do those 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. **301-588-1860**

### **Savings and CD Rates:**

Dividend rate for regular share accounts as of January 1, 2008

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

\$1,000.00 and up = 1.25% APR

#### **CD Rate \$1,000.00 minimum:**

1 year = 2.50% APR .. 2.25% APY

2 years = 3.00% APR .. 3.03% APY

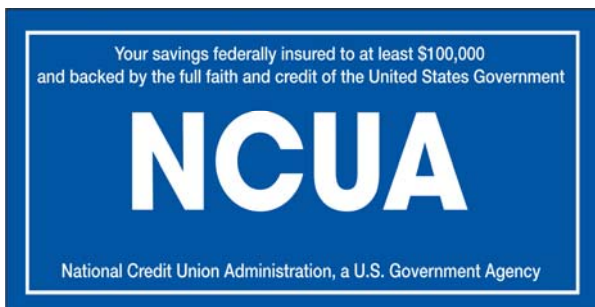
3 years = 4.00% APR .. 4.06% APY

#### **CD Rate \$20,000.00 minimum:**

3 years = 5.00% APR .. 5.09% APY

\*APY may vary based on the amount on deposit

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



### **CHECK OUT HEMA'S GREAT RATES!**

**Special Offer-Signature Loans...7.90% APR\***

**New Auto Loans ... 5.90% APR\***

**Used Auto Loans ... 6.90% APR\***

**Bill Consolidation ... 7.90% APR\***

**Share Secured Loans...5.00% APR\***

**Signature Loans ... 11.00% APR\***

Car Loans Financed for Up to 84 Months\*\*

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

### **Holiday Closings:**

January 21<sup>st</sup> – Martin Luther King Day

February 18<sup>th</sup> – 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 is one position open on the Board of Directors to serve a 3-year term. The nominating committee, appointed by the Board for the 2007 election, includes the following participants: Andrea Edmonds, Chairwoman, Tom Mather and Doretha Harris, members.

We appreciate their hard work in securing a slate of qualified candidates for our annual election to be held on March 17, 2008 at 5:30 p.m. at the credit unions office. The committee has submitted the following name in nomination for election the Board of Directors, Sam Bhaskarla for a 3-year term.

### **HOLIDAY CLUB ACCOUNTS FOR 2008!**

If you want to save for next years holiday expenses and you haven't opened a Club account start now by completing the application on the reverse side of this newsletter and faxing it to HEMA FCU! **301-495-0764**

**HEMA FCU – CALL 301-588-1860**

Visit [www.hemafcu.org](http://www.hemafcu.org)

**Office Hours**

**Monday – Friday 10:00 A.M. To 4:00 P.M.**