

October 2011

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.

Savings Rates

Dividend rates for regular share accounts as of October 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. Next month we will disburse \$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.

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:

October 10th – Columbus Day

November 11th – Veterans Day

November 24th & 25th – Thanksgiving

December 26th – Christmas

December 30th & January 2nd – New Years

WWW.HEMAFCU.ORG

Auto buying has been made easy at the HEMA website (www.hemafcu.org). The credit union has linked with an auto buying service that allows our members to research, build, compare and even sell vehicles.

Please visit our newly designed web page for all of your credit union forms and information. There you can find loan applications, holiday club forms, membership forms and much more.

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.