

MONEY MATTERS

HEMA FCU

Healthcare Employees Mid-Atlantic FCU

January 2007

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 hills 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. Just give us a call. **301-588-1860**

Savings and CD Rates:

Dividend rate for regular share accounts as of January 1, 2007

\$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

CD Rate \$50,000.00 minimum:

1 year = 5.75% APR .. 5.87% APY

*APY may vary based on the amount on deposit

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

Your Savings federally insured to \$100,000.00

NCUA

National Credit Union Administration, a U.S. Government Agency

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*

*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.

Holiday Closings:

January 15th – Martin Luther King Jr. Day

February 19th – Presidents Day

Annual Meeting: March 19th – 5:30 PM

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 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 requires reserves) to its members in the form of savings dividends, reasonable loan rates and other economical services.

Withdrawal Information:

Remember that if you make a withdrawal and your remaining balance is 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!*

*There are many ways to apply for a loan from
HEMA FCU – CALL 301-588-1860*

Office Hours:

Monday – Friday 10:00 A.M.. to 4:00 P.M..

*Information and Applications are available on
www.hemafcu.org*