

CELEBRATIONS



What
Home Improvements
would you make with
\$25,000?



*Your Homeland Credit Union can help with an affordable
FHA Home Improvement Loan up to \$25,000.*

NO EQUITY NEEDED
with up to 20 year repayment terms and a great rate of **6.99% APR.**

Just imagine what you could do, add a room addition, get a beautiful new kitchen or bath, a new roof, energy efficient windows and doors, maybe a new clean air heating and air conditioning system.

*Think of the possibilities.
Homeland makes it easy...*

*Make those spring home improvement dreams a reality. Apply today!
Call 800-525-6328 or 740-775-3331.*

76TH ANNUAL MEMBERSHIP MEETING

Monday, March 24th marked the 76 Annual Homeland Credit Union Membership Meeting. This year's Credit Union business was conducted with more than 250 friends and family in attendance.

The election of the Board of Directors took place and we extend our congratulations to:

Doris Hill
Thomas Martin
Brad Purdum
Warden Seymour



STAY ON GUARD!



Most of us don't realize how easily criminals can steal our personal data without having to break into our homes. Here are a few common sense safeguards to help protect yourself from being a victim of identity theft or fraud.

When in public be sure no one is "shoulder surfing" – watching you from a nearby location as you punch a pin number or credit card number into your telephone or ATM or that no one is listening to your conversation as you give out information like a telephone calling card number or any credit card information.

If you receive applications from "pre-approved" credit cards in the mail be sure not to discard them without shredding or tearing up the contents. Some criminals engage in "dumpster diving" – going

through your garbage cans or communal dumpster to obtain copies of your checks, credit card and financial statements, along with other records that typically bear your name, address and even your telephone number. Be sure to destroy this type of personal information before it is discarded.

A small amount of identity information provides a criminal with the ability to fraudulently apply for credit or make unauthorized withdrawals.

You can avoid becoming a victim to these scams and criminals by taking a few simple steps to carefully protect your personal data.

Your Homeland Credit Union works hard each day to help protect all of our members from fraud and theft and offers these tips as a service to our members.

NEW OFFICE PLANNED FOR WAVERLY

Homeland has announced its intent to build a new branch office in Waverly to serve those members living in Pike County. The office will be located at the corner of Pride Drive and Rt. 23. It is hoped that the land purchase and the construction will take place in the 2nd quarter of 2008. Anyone living or working in Pike County will be eligible to join.

More details will follow.



2008 HOLIDAY SCHEDULE

(Offices will be closed)

Memorial Day, May 26th

Independence Day, July 4th



Second Quarter Service Awards

Carol Carmean - 30 years

Judy Sroufe - 30 years

Sheila Harris - 20 years

Patty Higgins - 15 years



Homeland Credit Union Offices:

Caldwell Office

310 Caldwell Street • Chillicothe, OH • (740) 775-3331

Shawnee Office

Shawnee Square, Consumer Center Drive • Chillicothe, OH
(740) 775-3331

Circleville Office

24061 U.S. Hwy 23 S • Circleville, OH • (740) 477-6599

Greenfield Office

1195 N. Fifth Street • Greenfield, OH • (937) 981-1946

