



# NO SHOES NO SHIRT NO PROBLEM

Online Bill Pay from Homeland Credit Union is safe, easy and convenient. You can access your account anywhere, anytime – 7 days a week. Day or night. Even on Holidays.

No stamps and envelopes, no waiting in line. It's simple and you can pay all your bills online for only \$1.95 each month when you sign up for Homeland eStatements.\*

Spend more time enjoying life and less time paying bills. Register today for Online Bill Pay at [www.homelandcu.com](http://www.homelandcu.com) or call for details at 740-775-3331 or toll-free 800-525-6328.

\*Members not signed up for eStatements pay \$3.95 per month for Bill Pay.

## Home *Sweet* Home

Thinking of remodeling your present home, possibly a new kitchen or room addition? Maybe you're considering buying a new, larger home this year or down sizing to something smaller now that the children are grown.

Whatever your home financing needs may be, Homeland Credit Union can help with great mortgage products that can fit your needs and budget.

The possibilities are unlimited and your Homeland Credit Union makes it simple for you to get the loan you need. Easy application, no up front fees, quick approval and great rates.

**Apply today!**

Call 800-525-6328 or 740-775-3331.

- Our loans products include:
- HOME EQUITY LINE-OF-CREDIT
  - FIRST MORTGAGE
  - FIRST MORTGAGE REFINANCE
  - HOME IMPROVEMENT & REMODELING
  - FIXED RATE HOME EQUITY LOANS
  - LOT LOANS
  - FHA/VA LOANS
  - 1ST TIME HOME BUYERS
  - 100% FINANCING



### PLAN TO ATTEND

The 76th Annual Membership meeting Monday, March 24th, 2008 in the Chillicothe High School Auditorium, located at 381 Yoctangee Parkway in Chillicothe. The meeting will start promptly at 7 pm.

\*\*\* MEETING AT NEW LOCATION \*\*\*

# Refinance Auto Loan



Let Homeland Credit Union transfer your current auto loan from another lender to a lower rate with us. **Refinance and save!**

- **100% Financing Available**
- **Terms up to 84 months**
- **Hassle-Free Financing**
- **No Hidden Fees**
- **No Early Payoff Penalty**
- **Gap Insurance Available**

Apply today. Call 800-525-6328 or 740-775-3331.

Some restriction apply.



## SENIOR ALERT!

Financial abuse is the number one crime against Americans ages 65 and older. The National Center on Elder Abuse (NCEA) estimates as many as 2 million victims each year fall prey to financial abuse.

Older individuals may be more susceptible to financial exploitation and fraud simply because many have assets in the form of savings, stocks, insurance policies and property.

We all need to be on guard to help protect our senior friends and family members against financial abuse.

Red flags that could indicate possible abuse include:

- **Sudden changes in financial account ownership**
- **Changes of property titles, wills or other documents**
- **A senior puzzled by new credit card debt**
- **Unexplained withdraws or missing money**

Your Homeland Credit Union works hard each day to help protect all of our members from fraud and theft.

To learn more about financial elder abuse, visit [www.elderabusecenter.com](http://www.elderabusecenter.com).

## A Call for Nominations

Homeland Credit Union welcomes qualified candidates who would like to have their name placed in nomination for a volunteer position on the Board of Directors.

Applications can be obtained from any of our 4 Homeland Credit Union offices. Applications must

be completed and returned to the Credit Union office or post marked no later than January 31, 2008.

A total of three directorships with terms of three years are up for election, each commencing at the Annual Meeting on Monday, March 24, 2008, plus a one year unexpired term for director.

The four nominees receiving the highest vote counts will be announced at the annual meeting. There will be no nominations from the floor.

Should you have any questions, please contact any of our Credit Union offices.

## TRIBUTE

Donald T. Dixon,  
First Vice Chairman  
of Homeland Credit  
Union passed away



after many years of dedicated volunteer service to our membership and community. He will be greatly missed.



## 2008 HOLIDAY SCHEDULE

(Offices will be closed)

New Year's Day, Jan 1st  
Martin L. King Jr. Day, Jan 21st  
Presidents Day, Feb 18th



### 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

