

celebrations

DON'T LET SHOPPING FOR A NEW CAR OR TRUCK DRIVE YOU

crazy



You can get pre-approved today and drive your new car, truck, motorcycle or van home tomorrow.

Auto loans as low as **6.25%** APR.*

You can get the vehicle you want and a payment that saves you money each month from your Homeland Credit Union.

- 100% Financing Available
- Terms up to 72 months
- Hassle-Free Financing
- Refinance & Save
- No Hidden Fees
- No Early Payoff Penalty
- GAP Insurance Available



* Some restrictions apply.

SHAWNEE SQUARE OFFICE IS NOW OPEN ON SATURDAY!

In order to more conveniently serve our members, the Shawnee Square Office is now open on Saturdays from 9:00 AM to 1:00 PM. Our tellers and financial services representatives look forward to serving you.

Does your mortgage have you feeling **BOXED** *in?*

Homeland has the solution with a mortgage from SWBC Mortgage that can help provide you peace of mind. Homeland can still offer outstanding rates with affordable payments tailored to fit your budget.



Call Beth Yates, Mortgage Loan Officer, at (740)775.7922 or toll-free (800) 525.6328 for all your mortgage questions.



Retirees are
TARGETED
for Shady Investments.



In a recent year long investigation, the Securities and Exchange Commission, a department of the U.S. Government, has uncovered thousands of investment frauds targeting individuals 50 and older.

Special investment pitches may be too good to be true, for example, "Dinner is on us"

seminar programs designed to sell the participants on risky investments with claims of fantastic returns, while providing little or no protection.

The government regulators caution all of us to be wary of any unsolicited offers by groups we are not familiar with.

Deposits are insured up to \$350,000

As a member of the Homeland Credit Union, your deposits are insured up to \$350,000 for your personal accounts and an additional \$350,000 for your IRA account. The NCUA, a U.S. Government Agency, insures the first \$100,000 on each account. Balances from \$100,000 to \$350,000 are insured by the Excess Share Insurance Corporation (ESI).

Notice of Unclaimed Funds

The State of Ohio requires all financial institutions to report and submit to the state funds held in accounts that have had no monetary activity for a 5-year period. We send letters to the account owners(s) explaining several options the account owner can choose from to avoid having their fund submitted to the state. The only funds submitted are for account where the owner does not comply with the letter.

Online Bill Pay Coming Soon!

Soon you will be able to schedule and pay your bills online. With Online Bill Pay you will have more time, more control and more peace of mind. You will be able to pay bills at your convenience while saving postage and trips to the post office. We will keep you posted of our progress at www.homelandcu.com.



Put the value of your home to WORK FOR YOU with a Homeland home equity loan!

Homeland Credit Union gives you credit for owning a home. Homeland may be able to lend you money on the outstanding equity in your

home, up to 100% of the value. This means you could have the money you need to pay off high interest credit card bills, do the home remodeling projects you have been putting off or pay educational expenses.

Money you can use for whatever purpose you decide!

Homeland has several home equity programs that are designed to fit your needs and your budget, including a home equity line of credit that can be used over and over with convenient check access.

Call or visit your Homeland Credit Union to apply for you home equity loan today! (740) 775.3331 or (800) 525.6328.

Homeland Service Awards



April Dubai	5 Years
Melissa Park	5 Years
Heather Marple	5 Years
Paula Spires	5 Years
Amanda Warner	5 Years
Donna Wellinghoff	5 Years
Jim Matthews	15 Years
Karen Kellough	20 Years



HOMELAND CREDIT UNION HOLIDAYS

(Offices will be closed)

- Columbus Day, October 8th
- Veterans Day, November 12th
- Thanksgiving, November 22nd
- Christmas, December 25th
- New Year's Day, January 1st



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

