

# Branch Spotlight



Drop by, have a cup of coffee and visit with the wonderful staff at our Ninth Avenue Branch, located at 8001 North Ninth Avenue. You will experience a friendly atmosphere and professional answers to all of your questions.

## Meet the Staff

"My passion is helping people, providing excellent service and making a difference in our community. I am proud to lead a dynamic team of dedicated employees who focus on our members' needs and servicing each member far beyond what our competitors do. We make sure our members are always number one." -Marilyn Clifton, Branch Manager



Marilyn Clifton, Branch Manager

"I enjoy working at Harvesters because I have the opportunity to meet new people and talk to them about all the great services we offer. It is always a pleasure to help our older members with their needs, whether it is a transaction, an additional account or a loan." -Pat Schirmer, Assistant Branch Manager



Branch Staff: Marilyn, Pat, Dawn, Phillip

"We put our members first with personal service and products. Come by and let us help you today!"

-Dawn Gaddis, FSR

"My job affords me the opportunity to service our members from general account transactions to a new loan. I take pride in knowing that when members walk out of the branch, we have provided them with the services they need." -Phillip White, FSR

"Harvesters has a 'family' atmosphere among the members and staff. It is not unusual to have members tell about being here when the credit union was founded and how it has changed through the years, yet retained its identity. In the Mortgage Department, every mortgage application involves a unique 'journey.' A 'one size fits all' mindset cannot exist here, as we work to help members meet their objectives with their very unique circumstances." -- Jim Whitehead, Real Estate Manager

"I truly enjoy working one-on-one with our members and helping them to become homeowners. Our members are more like family than members, and that is what sets Harvesters apart from the rest. You are not just an account to us; we really care about our members." -Carla Brewton, Mortgage Loan Processor



Mortgage Department: Jammie, Jim, Carla

"In the eight years that I have been here has truly been a learning experience. I have recently moved to the Mortgage Lending Department, and I'm really excited to have this opportunity." -Jammie Snow, Mortgage Processor

**Harvesters Trivia: What is the newest Harve Online feature?** Find the answer in this issue, send it on a postcard to Melanie Velaski, P.O. Box 5 Cantonment, FL 32533 to be entered into a drawing for \$50 CASH to be deposited into your account. **Deadline for entries is February 16, 2007.**

## Board of Directors

**Tommy Surles**  
Chairman  
**Scott Poynter**  
Vice Chairman  
**John Yerg**  
Secretary  
**Gerald Wingate**  
Treasurer  
**Myles Bryant**  
**Ronnie Carr**  
**Joe Grizzaffi**  
**Dallas Holland**  
**Edna Taylor**

## Supervisory Committee

**Howard Parick**  
Chairman  
**Carlton Douglas**  
**Brenda Stewart**  
**Elaine Sullivan**

## Management

**Allen Upchurch**  
President  
**Bill Stark**  
Vice President - Operations  
**Jim Franklin**  
Vice President - Lending  
**Barry Mann**  
Vice President - Finance  
**Debbie Auger**  
Training Manager  
**Theresa Cook**  
Accounting Manager  
**Judy Owens**  
Collections Manager  
**Sherri Rhodes**  
Deposit Services Manager  
**Jim Whitehead**  
Real Estate Manager  
**Allan Fransen**  
IT Manager  
**Kevin Ryan**  
Financial Advisor

## Branch Managers

**Marilyn Clifton**  
9th Ave.  
**Lora Barbee**  
Blue Angel Crossing  
**Denise Burkett**  
IP Mill  
**Erik Harwood**  
Cantonment

## Branch Locations

**Cantonment Office**  
480 Hwy 29 South  
Cantonment, FL 32533  
Mon-Fri 7am to 5pm

**Ninth Avenue**  
8001 North 9th Ave  
Pensacola, FL 32514  
Mon-Fri 9am to 5pm

**Blue Angel Crossing**  
9285 Hwy 98 West  
Pensacola, FL 32506  
Mon-Fri 9am to 5pm

**International Paper**  
Mon-Wed, Fri 8am to 4pm  
Thur 6:45am to 4pm

**HARVē by Phone**  
850.968.6271  
800.859.2073

**Harvesters Federal Credit Union**  
PO Box 5  
Cantonment, FL 32533  
Phone: 850.968.2233  
Toll-Free: 800.859.2077  
HarvestersFCU.com

# Harvesters' Quarterly

4th Quarter 2006

## What's Inside

### Strong Roots...

### Managing Your Risk

by Kevin Ryan

### The Grapevine

### Is Your Family Fully Protected?

### Mortgage Moments

from Jim Whitehead

### Harvesters Rate Update

### Holiday Schedule

All Harvesters locations will be closed on the following dates:

#### New Year's Day

Monday, January 1, 2007

#### Martin Luther King Jr Day

Monday, January 15, 2007

#### Presidents Day

Monday, February 19, 2007

## Two New Branches Opening Soon!

We're pleased to announce that plans are underway for two new branches to serve the Harvesters community!

### Pace Branch 4212 Hwy 90

Your credit union now has approval to serve residents of Santa Rosa County! We have executed a lease agreement for space at 4212 Highway 90, at the Winn Dixie Shopping Center, in Pace, Florida.

Amanda Cook, a Santa Rosa County resident herself, will be your manager at this new Pace location. "We are very excited about this new opportunity to serve our existing 1200 members in Santa Rosa County," says Amanda, "and we cannot wait to be of service to the growing community of Pace."

With renovation plans underway, we anticipate that office opening sometime in the first quarter of 2007. We'll keep you posted for date of the Grand Opening!

### West Nine Mile Road Branch Corner of West Nine Mile Rd. and Bowman Avenue

Two years ago, Harvesters purchased land at the northwest corner of West Nine Mile Road and Bowman Avenue in Pensacola, adjacent to Vaughn's Pool Supplies. Design plans are underway now to break ground on a 3200 square foot state of the art branch facility, also in the first quarter of 2007, with an anticipated opening date of the fourth quarter of 2007.

Harvesters President, Allen Upchurch, explains: "This location will be a key branch for our credit union's future growth, serving as the central hub of operations for our branch network. Located in a rapidly growing area of Escambia County, this large branch will be close to many new businesses and existing neighborhoods. Our goal is to make serving our members easier and convenient, since all our branches already provide full service, from free checking accounts, debit cards, and 27 free ATM locations, to mortgage, car and business loans."

Look for further details about these exciting new locations of Harvesters to come in the near future! Or visit our website at [www.harvestersfcu.com](http://www.harvestersfcu.com).



Right On The Money!





# Managing your Risk

## The Grapevine

### Notice of Annual Meeting

Annual Meeting scheduled for February 22, 2007 at Ransom Middle School Cafeteria. Dinner will be served at 4:30pm and the Business Meeting will begin at 6:00pm. Please be sure to fill out your reservation card and mail to PO Box 5, Cantonment, FL 32533.

Fee Schedule (Effective February 15, 2007)	
Early Closing Fee	\$10.00 within 6 mo
Overdraft Transfer Fee	\$2.00
Overdraft Transfer Fee (ATM)	\$2.00
Non-Sufficient Funds Fee	\$27.00
Non-Sufficient Funds Fee (EFT)	\$27.00
Overdraft Privilege Fee	\$10.00
Stop Payment Fee	\$27.00
Items Presented on Closed Accts.	\$27.00
Return Item -member drawn check	\$27.00
Return item 3 <sup>rd</sup> Party	\$5.00
Wire Transfer (incoming)	\$6.00
Wire Transfer (outgoing)	\$15.00
Wire Transfer (international)	\$5.00 + fee charged
Certified Checks	\$2.00
Official Checks	\$2.00 after 1/day
Research Fee	\$10.00 /hour
Returned Mail	\$1.00 /item
Travelers Cheques	\$1.00 per \$100.00
Collection Items	Actual cost
Plastic Card Replacement	\$5.00
Visa Late Payment	\$20.00
Visa Over limit	\$20.00
Late Fee - Loan	\$20.00 or 15% of payment / 15 days
Skip a Payment Fee	\$10.00
Inactive Account	\$5.00 / month
Counter Checks	\$2.00/pg
ATM Withdraw (out of network)	\$1.00 after 4/mo.

Taking on the right amount of risk is a difficult task for most. Stay too safe (CD's), and you will barely outpace inflation. Get too aggressive (stock market), and risk a dip in the value of your investment. Finding the balance that is right for you is the key to financial success. I would be glad to help you develop a strategy that is right for your individual needs.

There are also ways to transfer your risk to someone else. This can be done through different insurance products.

Invest in the stock market through an annuity. This can allow you to participate in the market, yet protect your principle.

Buy a Long Term Care policy. This will cover potential medical costs, and protect the rest of your estate. If you never end up needing the care, the policy will pay a life insurance benefit to your heirs.

Buy a life insurance policy. Slice out a portion of your savings, and pay for a policy that will provide a guaranteed benefit to your heirs. You can help plan exactly what you will pass down, and life insurance benefits transfer tax-free.

Learn more at my next seminar. ■

### Free Quarterly Investment Seminar

#### Managing Your Risk

Hosted by:  
Kevin Ryan, Financial Advisor, Harvesters Investment Services  
January 16 6-7 pm  
Cantonment Branch office

Anyone may attend. Snacks and drinks will be provided. Please RSVP to Kevin or Donna so we may plan accordingly. 850-968-2233

## Is your family fully protected should something happen to you?

HFCU offers a variety of payment protection solutions to help protect your family, your assets and your credit rating - ask for *Members Choice Life and Disability* insurance on your credit union loan. It's just what you need to make sure your dreams go on and on even when your income does not.

**FACT:**

- 65% of workers have NO disability coverage.
- Employer long-term disability typically pays only 50% - 65% of salary.
- 52% of workers say they live paycheck to paycheck.

## Mortgage Moments

Jim Whitehead, Real Estate Manager



### 30-Year Fixed Rate Mortgages are here!

Yes, right here at HFCU you can not only get your 15-Year Fixed Rate Purchases and Refinances, Land Loans, Home Equity Lines of Credit, and 2<sup>nd</sup> Mortgages, but now you can also get that same fast, professional application and closing service on your 30-Year Fixed Rate Mortgages. So, if you need to purchase a home (primary residence or investment property), or refinance a mortgage and need to get those payments set up on a 30-year term, call us soon and let's get that process started. Remember, **30-YEAR MORTGAGE RATES ARE LOW NOW!**

#### Is your family fully protected...(continued)

- Most life insurance is used to pay mortgages, loan payments, funeral expenses and daily living expenses for family, leaving less money to meet critical family needs.
- 10 times your annual income is recommended by the American Council of Life Insurers (2005) to protect your loved ones.

HFCU offers GAP and MRC coverage for your vehicle protection: For just a few dollars a month, *Member's Choice Guaranteed Asset*

Anticipated Dividend - Effective 9/01/06		
Dividends	Rate	APY
Prime Share	1.00%	1.00%
Share Draft	.25%	.25%
Christmas Club	1.00%	1.00%
Other Share/Share Certificate - Effective 9/22/06		
3 Month	4.00%	4.07%
6 Month	5.00%	5.12%
12 Month	5.10%	5.22%
15 Month	5.25%	5.37%
18 Month	5.25%	5.37%
24 Month	5.25%	5.37%
30 Month	5.25%	5.37%
36 Month	5.25%	5.37%
Thrifty Member Account (TMA)	2.25%	2.27%
Consumer Loans - Effective 9/26/06		APR
Shared Secured	3% over dividend rate	
Line-of-Credit	13.50%*	
Signature	13.50%*	
Christmas Loan	10.50%*	
Vacation Loan	10.50%*	
Visa - Classic	12.90%	
Visa - Gold	10.90%	
Statistical Recap as of 8/31/06		
Total Assets	\$104,820,209.00	
Total Loans	\$77,497,617.00	
Total Share Accounts	\$85,944,818.00	
Total Members	11,671	

Titled/Registered Collateral (New & Used Autos, Boats, Rigs, Jet Skis, Campers, Motor Homes, Motorcycles)		APR
12 Months	4.50%*	
24 Months	5.00%*	
36 Months	5.25%*	
48 Months	5.50%*	
60 Months	5.75%*	
72 Months	6.25%*	
84 Months	6.75%*	
96 Months	7.25%*	
120 Months	7.75%*	
144 Months	8.00%*	
Other Secured		APR
All Other Collateral		9.90%*
Real Estate Loans		APR
First Mortgage 15 Years		6.375%
Second Mortgage		6.625%
Unimproved Property		7.50%
Construction Loan		Prime + 1%
Home Equity Line of Credit (HELOC)		APR
LTV = 0-50%, Prime -1%		Variable
LTV = 51-80%, Prime		Variable
LTV = 81-90%, Prime +1%		Variable
LTV = 91-100%, Prime +2%		Variable
HELOC Fixed Rate		7.50%*

APR in this issue stands for Annual Percentage Rate. APY in this issue stands for Annual Percentage Yield. Rates subject to change without notice. \*This is our lowest rate based on approved credit. Actual rate offered to you will be determined by your credit experience and may be higher.

**Protection (GAP)** can save you from making loan payments on a car, truck or other vehicle that is beyond repair or stolen and not covered.

**Member's Choice, Mechanical Repair Coverage (MRC)** helps pay for covered repairs on your vehicle when that unexpected break down occurs. For a few dollars a month, you can protect your vehicle and your finances from expenses that could total hundreds or even thousands of dollars!

Contact a Financial Services Representative for further details on how to secure your family's assets today! ■