

the Harvesters Report



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DEBBIE AUGER
Blue Angel Crossing Branch

DENISE MORRISON
IP Mill Branch

Now is the Time to Cash in on Your Home!

Home Equity Loans as low as 5.00% APR*

This is the time to take advantage of the value under your roof! A Home Equity Loan is the smart way to borrow. Look at this combination of advantages:

Great Rate – Currently Prime -1 variable rate good for the life of the loan for combined loan to value of 0–50%.

Generous Amounts – Borrow 100% loan-to-value of your home, less any other mortgage for qualified applicants.

Flexible Terms – Budget-friendly payments.
Spending Options – It’s your money! Use it for home improvements. That new room or deck, a summer vacation, a new vehicle, a new pool, debt consolidation—you name it!

Tax Advantages – Because this loan is attached to your home, you may be able to deduct the interest you pay each month. Ask your tax advisor for details.

Little or No Closing Costs – This member advantage can allow you to pocket an extra few hundred dollars—and who couldn’t use that?

*Variable rate of Prime -1



Be Prepared This Hurricane Season

As the 2005 hurricane season gets underway, Harvesters reminds you that preparation can minimize impact and speed recovery after a storm.

- **Develop a Family Plan** - Your family’s plan should be based on your vulnerability to hurricane hazards. Keep a written plan, practice it and review it with your friends or family.
- **Create a Disaster Supply Kit** - There are certain items you need to have regardless of where you ride out a storm. The disaster supply kit is a useful tool whether you evacuate or stay in your home.
- **Have a Place to Go** - Make arrangements to stay with a friend or relative who resides close to your home but a safe enough distance from where the storm is hitting.
- **Secure Your Home** - The most important precaution you can take to reduce damage to your home and property is to protect the areas where wind

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Important Notice

Our Credit Union does not send e-mail messages requesting confidential information such as account numbers, passwords or personal identification numbers (PINs). If you have responded to an email requesting that you provide or verify this type of information, please report it to us and let us change your PIN number immediately. The people who may have tried to contact you are doing so illegally, and we work carefully with the government to protect your right to absolute privacy.



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Transfer Your Balances and Save with a Harvesters Gold or Classic Visa

Do you feel like you may have too many credit cards, and that you're paying more than you should in interest charges? MAKE THIS CHANGE! Transfer those unreasonable charges to a Harvesters FCU Visa credit card and enjoy 8.9% APR on transferred balances for the life of the loan. Plus there's NO TRANSFER FEE!



Car Loans Reduced as Low as 4.50% APR

- For up to 60 months
- New or Used
- Purchase or refinance from another lender!

Answers Available 24/7 with HARVē

HARVē Online – Self service has never been so easy and convenient. You can transfer funds, check your balance or verify transactions on our website.

HARVē Bill Pay – Log on to Harvesters FCU online banking, enter payee info, then just point and click whenever you need to make a payment.

HARVē by Phone – Access your accounts anytime, from any touchtone phone. Simply call 968-2233 and select option 1.

Low Mortgage Loan Rates!

We are very pleased to provide the low rate information on the next page of our newsletter, and we'll be happy to talk with you if you call for a quote on our 30-year program. (Actually, we're always happy to talk to you about any questions you have.) We believe we have the easiest loan process in town! Call Jim Whitehead or Carla Brewton in our Mortgage Loan Department at 968-2233, select option 2, then option 2 again, for details! It will make sense when you call, we promise!



Holiday Hours

Closed Fourth of July, Monday, July 4, 2005

Closed Labor Day, Monday, September 5, 2005



Get Away with a Vacation Loan

If you need extra money to make your travel dreams come true, call or come in to any Harvesters FCU location for a Vacation Loan. Vacation Loans are offered from April 1–September 30, 2005. Any qualified applicant may borrow up to \$2,500 with rates as low as 10.5% APR for a 12-month period. Stop by our loan department for payment information and an application. And don't forget you can get your Travelers Cheques from Harvesters FCU.

Boat & RV Loans as Low as 4.50% APR

Take advantage of these great rates and save BIG! Visit one of our four locations to get a prompt pre-approval or call at 968-2233, then select option 2 to speak to a Loan Representative. Hurry! These rates are good for a limited time only.

ATM Locations

We have more than 25 ATMs in the Pensacola area, and, as a member of the Credit Union 24[®] ATM Network, we offer access to thousands more free and deposit-taking ATMs nationwide. Remember to look for the CU24 and CUSAS logos to make sure you are getting a FREE ATM transaction. Please note that Pen Air FCU ATMs are not part of the CU24[®] or CUSAS Networks and, should you choose to use one, you will be charged applicable fees.

Visit HarvestersFCU.com to print a list of member ATM locations.



Summer Fun

The following tickets are available at all Harvesters FCU locations:

- Carmike Cinemas
- Rave Motion Pictures
- Zoo tickets

Please call for availability.

Harvesters Rate Update

Anticipated dividend rate effective 06/13/05

Dividends	Rate	APY
Prime Share	0.75%	0.75%
Share Draft	.25%	.25%
Christmas Club	1.00%	1.00%
TMA	1.35%	1.36%

Other Share/Share Certificate Rates

3 Month	1.95%	1.97%
6 Month	2.80%	2.84%
IRA - 12 Month	2.90%	2.94%
18 Month	3.25%	3.30%
24 Month	3.55%	3.61%
30 Month	3.75%	3.82%
36 Month	4.05%	4.13%

Consumer Loans

	APR
Shared Secured	3.75%
Line-of-Credit	13.50%*
Signature	13.50%*
Christmas Loan	10.50%*
Vacation Loan	10.50%*
Visa - Classic	12.90%
Visa - Gold	10.90%

Titled/Registered Collateral

	APR
New & Used Autos, Boat Rigs, Jet Skis, Campers, Motor Homes, Motorcycles	
12 months	4.50%*
24 months	4.50%*
36 months	4.50%*
48 months	4.50%*
60 months	4.50%*
72 months	6.00%*
96 months	6.50%*
120 months	7.50%*

Other Secured

All Other Collateral	9.90%*
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Real Estate Loans

First Mortgage 15 years	APR 5.75%
Second Mortgage	6.50%
Unimproved Property	7.00%
Construction Loan	Prime + 1%

Home Equity Line Of Credit (HELOC)

LTV = 0–50%, Prime - 1%	APR Variable
LTV = 51–80%, Prime	Variable
LTV = 81–90%, Prime + 1%	Variable
HELOC Fixed Rate	7.25%

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.

Statistical Recap (As of May 31, 2005)

Total Assets	\$94,838,535
Total Loans	\$58,945,319
Total Share Accounts	\$35,043,940
Total Members	10,444



Main Office
 480 Highway 29 South
 Cantonment, FL 32533
 Monday – Friday 7 AM to 5 PM
ATM

Ninth Avenue Branch
 8001 North Ninth Avenue
 Pensacola, FL 32514
 Monday – Friday 9 AM to 5 PM
ATM

Blue Angel Crossing Branch
 9285 Hwy 98 W.
 Pensacola, FL 32506
 Monday – Friday 9 AM to 5 PM
ATM

International Paper Branch
 Monday, Tuesday, Wednesday,
 Friday 8 AM to 4 PM
 Thursday 6:45 AM to 4 PM

Bank-by-Phone
 850.968.6271
 800.859.2073

**HARVESTERS
 FEDERAL CREDIT UNION**
 P.O. Box 5
 Cantonment, FL 32533

**Phone 850-968-2233
 Toll-Free 800-859-2077**

HarvestersFCU.com

Are You a Good Friend?

You're not the only one who can benefit from membership at Harvesters FCU. Your family members and friends can join if they live, work or worship in Escambia County. Refer your family and friends to Harvesters FCU so they can start enjoying the same great loan rates, free checking, free online banking and other perks that you've come to expect.

With a simple \$50 deposit, your family and friends can open a Share Savings Account and take advantage of the area's fastest and friendliest financial institution. Call Harvesters FCU for more information at 968-2233 or 1-800-859-2077, or visit us online at www.HarvesterFCU.com.

Savings & College Fund Drawing

If you didn't receive an application in the mail, be sure to drop by your local Harvesters branch to register for the Children's Savings Promotion Drawing, the College Entrance Scholarship Drawing or the Continuing College Scholarship Drawing. Applications must be submitted by September 15, 2005. The drawing will be held on October 3, 2005.

'Be Prepared This Hurricane Season', cont. from cover

can enter. You can do this by protecting and reinforcing these five critical areas:
 Roof / Straps / Shutters / Doors / Garage Doors.

- Have a Pet Plan - Contact your veterinarian or local humane society for information on preparing your pets for an emergency.

One of the most important decisions you will have to make is "Should I Evacuate?" If you are asked to evacuate, you should do so without hesitation. But unless you live in a coastal or low-lying area, an area that floods frequently, or in manufactured housing, it is unlikely that emergency managers will ask you to evacuate. That means that it is important for you and your family to HAVE A PLAN that keeps you as safe as possible in your home.

Benefits of Auto Refinancing

Have you ever considered refinancing your auto loan? If you're paying a higher rate with another lender, and know you could do better at today's rates, refinancing your auto loan can save you hundreds of dollars. Who should refinance?

Car owners who purchased their vehicle in the past one to two years. Car owners who took advantage of low dealer rates and have high monthly payments. Dealers use a sliding scale where the best rates are for shorter terms, so short that most people can't afford the monthly payment. Auto refinancing can substantially reduce the monthly payment.

If your loan is with another lender you might be able to refinance with Harvesters Federal Credit Union, not only reducing your monthly payments but your interest rate as well.

Call 968-2233, option 2, to speak to a Loan Representative.

