

# the Harvesters Report



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**SCOTT POYNTER**  
Vice Chairman

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Secretary

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**JOE GRIZZAFFI**

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**HOWARD PARTRICK**

**GLADYS WINGATE**

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Vice President-Operations

**KEITH GOLDEN**  
Vice President-Finance

**JIM FRANKLIN**  
Vice President-Lending

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**KAREN GIBBS**  
Marketing Manager

**THERESA LEPLEY**  
Accounting Manager

**JUDY OWENS**  
Collections Manager

**SHERRI RHODES**  
Deposit Services Manager

**BRANCH MANAGERS**

**ANN BUTTS**  
Main Office

**MARILYN CLIFTON**  
9th Avenue Branch

**LORA BARBEE**  
Blue Angel Crossing Branch

**DENISE MORRISON**  
IP Mill Branch

## Hurricane Katrina Relief

### *Harvesters Federal Credit Union serves as a drop off site*

The damage caused from Hurricane Katrina and its aftermath was staggering, destroying many homes, businesses, and lives. In the credit union spirit of people helping people, Harvesters Federal Credit Union served as a drop-off site, collecting relief supplies for the victims of Hurricane Katrina. Supplies were picked up by East Brent Baptist Church and were delivered to Hurricane Katrina Relief Shelters in Mississippi and Louisiana.



## New Mortgage Loan Department Manager

Harvesters Federal Credit Union has promoted James Whitehead, from Mortgage Loan Officer to Mortgage Loan Department Manager. Whitehead will oversee employees in the Mortgage Department as well as evaluating all mortgage applications. Whitehead has nine years of Mortgage lending experience, three of them with Harvesters, and will work from Harvesters' newly-relocated Mortgage Loan Department located within our branch office at 8001 N 9th Avenue Branch Office.



Harvesters Federal Credit Union is pleased to announce that Mortgage Loan Processor Carla Brewton has relocated to Harvesters' Ninth Avenue location. A native Pensacolian, Ms. Brewton is a licensed mortgage broker with more than five years of experience working with customers in this area.



## Protect Yourself from Fraudulent Activities

So that you don't fall victim to fraudulent activities, HFCU recommends that you do the following to protect yourself:

- Never give out account information, credit card or social security numbers, or other personal information to anyone, unless you initiate the contact. Remember, HFCU staff will not call you to ask for personal account information—we already have it.
- Contact HFCU to report any suspicious request for confidential account information. Don't hesitate to call. If you're being approached, chances are others are too.
- Be sure you receive and review your account statements on a timely basis. Fraud can involve attempts to change your address so your account statements are mailed to others.
- Report lost or stolen checks/credit cards immediately.
- Shred any financial documents before disposing of them.
- Closely guard your ATM Personal Identification Number and receipts.

*Continued inside*



## Signature Loan

### *Money when you need it most.*

Get the money you need, fast. Our Signature Loan helps you take care of an unexpected expense, make that big purchase or have credit available in case of emergencies.

Get ahead today. Fast and hassle-free.

- Generous loan amounts with your signature
- No collateral required
- Convenient payment terms

Getting a Signature Loan is as easy as applying for a credit card. It's not secured, which means that you don't have to borrow against personal property, such as your home or car.

Harvesters Federal Credit Union specializes in solutions for hard-working people - even if you have less than perfect credit. It's easy to apply. Start the loan process now and be one step closer to the money you need.

## RV Financing

### *Up to 144 months.*

For more details, call 968-2233, option 2, to talk to a Financial Services Representative.

## HFCU Auto Loans are a Hit!

- Rates as low as 4.50% APR\*
- Loans for new, used and refinances
- Flexible Terms
- Generous loan amounts
- Convenient pre-approval
- Money saving refinance options
- Convenient Automatic Payments
- Payment Protection Plans

## Monitor Your Credit

Monitoring your credit report is one of the most effective ways to protect yourself from criminals who want to shoplift your identity. And starting September 1, everyone in the USA will be eligible to order a free credit report from the three major credit-reporting agencies. But be careful. The Internet is littered with promotions for "free" credit reports, and many are back-door efforts to sell credit-monitoring services and other products, according to the Federal Trade Commission.

If you're planning to order free credit reports, there are several ways to protect yourself:

- Link to the legitimate site through the Federal Trade Commission's Internet site, [www.ftc.gov](http://www.ftc.gov).
- Be wary of any site that promises a free credit report, then asks for your credit card number.
- Don't respond or reply to e-mails, pop-up ads or phone calls that claim to come from [www.annualcreditreport.com](http://www.annualcreditreport.com) or one of the credit-reporting agencies.
- If you're uncomfortable with Internet security, consider ordering your credit reports by phone or mail. To order by phone, call 877-322-8228. To order by mail, print out the request form from [www.annualcreditreport.com](http://www.annualcreditreport.com), fill it out and send it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.
- For more information on recovering from identity theft and help with specific problems, visit [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft).

Free credit reports were mandated by a federal law enacted in 2003. The program has been rolled out across the country since December, starting with the West Coast. East Coast residents will be eligible to order their free reports starting September 1.

The law allows you to obtain one annual credit report from each of the credit-reporting agencies. You can order them all at once or stagger your requests so you can review a report every three months.



**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**

## Board of Directors

### *Nominations are now being accepted at HFCU*

Harvesters Federal Credit Union is now accepting applications for any member wishing to run for the Harvesters Federal Credit Union Board of Directors at the 2006 Meeting. If you would like to serve in that capacity, please contact Allen M. Upchurch, Jr., President of HFCU, at 968-2233 ext. 2001

If elected to the Board of Directors, you are responsible to the membership for the overall operation and policy formation of the Credit Union and reporting to the membership the financial condition of the Credit Union at the Annual Meeting. The deadline for submitting your Petition is January 6, 2006.

## Trick or Treat at HFCU

Put on your costume on October 31 and come in to any branch of Harvesters Federal Credit Union. We'll be giving away special Halloween Treat bags and candy. It will be a great excuse to get dressed up early and show your costume off to everyone at the Credit Union!

## Christmas Club Checks

Christmas Club Checks will be available for pick up on November 3, 2005 at HFCU main office.

## We're helping Santa!

Christmas Loans available October 1 – December 31, 2005. Maximum amount \$2,500. Rates as low as 10.5%APR\* for 12 months. To apply, stop by any HFCU branch or call our Loan Department at 968-2233, Option 2.

## Electronic Lien & Title System

Harvesters Federal Credit Union has implemented an Electronic Lien and Title (ELT) system. This initiative helps to streamline vehicle transactions not only for motor vehicle agencies, but for our credit union and members as well. The same title documents required to apply for a paper title are also required for an ELT. The applications are submitted in the same manner. Upon completion of processing, an electronic notification will be transmitted to the credit union instead of mailing a paper title.

This notification will include the same owner and vehicle information that is currently printed on the paper title. The credit union, upon receipt of the lien notification, will verify the information that is transmitted. When the lien has been satisfied, the credit union will then transmit a clearance to the appropriate state office. Upon receipt of the lien release, a paper title will be printed and mailed to the member, and the state office will notify the credit union that their ELT record has been released.

## New Branch Manager

Lora Barbee is the new Branch Manager of our new Blue Angel Office. Lora has been with HFCU since 1993. She has served in a variety of managerial positions within the credit union, most recently serving as Information Systems Manager since 2001.



## Holiday Hours

Closed Columbus Day *Monday, October 10, 2005*

Closed Veterans' Day, *Friday, November 11, 2005*

Closed Thanksgiving Day, *Thursday, November 24, 2005*

Closed Christmas Holiday, *Monday, December 26, 2005*



## Breast Cancer Awareness

The year 2005 marks more than 20 years that National Breast Cancer Awareness Month (NBCAM) has educated women about early breast cancer detection, diagnosis and treatment. This year, NBCAM is again reaching out to women with several key messages, most notably, the importance of early detection through annual mammography screening for women over 40. Mammography screenings are a woman's best chance for detecting breast cancer early. When coupled with new treatment options, mammography screenings can significantly improve a woman's chances of survival.

Harvesters Federal Credit Union will be supporting National Breast Cancer Awareness Month during the whole month of October 2005. Members can make donations at any convenient Harvesters location.

## International Credit Union Day

**October 20, 2005**

Our Credit Union lives and breathes the "people helping people" philosophy 365 days per year. And that's a difference worth celebrating at least one day per year—on International Credit Union Day. Please join us for refreshments at all HFCU locations on October 20, 2005.

## ATM Locations

We have more than 25 ATMs in the Pensacola area, and, as a member of the Credit Union 24<sup>®</sup> 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<sup>®</sup> or CUSAS Networks and, should you choose to use one, you will be charged applicable fees. Visit [HarvestersFCU.com](http://HarvestersFCU.com) to print a list of member ATM locations.



*'Protect Yourself from Fraudulent Activities', cont. from cover*

- Put outgoing mail into a secure, official postal service mailbox.
- If regular mail correspondence fails to reach you, notify the company to find out why.
- If your bills include questionable items, don't ignore them. Investigate immediately to stop any possible fraudulent activity before it can start.
- Review your credit report once a year to insure the information is correct. The three major credit bureaus are: Equifax (800) 685-1111; Experian (888) 397-3742; TransUnion (800) 916-8800

## Harvesters Rate Update

Anticipated dividend rate effective 09/01/05

Dividends	Rate	APY
Prime Share	1.00%	1.00%
Share Draft	.25%	.25%
Christmas Club	1.00%	1.00%

Other Share/Share Certificate Rates effective 09/01/05

3 Month	1.95%	1.97%
6 Month	2.80%	2.84%
IRA - 12 Month	3.15%	3.20%
18 Month	3.45%	3.51%
24 Month	3.70%	3.76%
30 Month	3.85%	3.92%
36 Month	4.05%	4.13%
TMA	1.50%	1.51%

Consumer Loans

	APR
Shared Secured	3.00%
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

(New & Used Autos, Boat Rigs, Jet Skis, Campers, Motor Homes, Motorcycles)	APR
12 months	4.50%*
24 months	4.50%*
36 months	4.75%*
48 months	4.75%*
60 months	5.25%*
72 months	5.75%*
96 months	6.75%*
120 months	7.50%*

Other Secured

All Other Collateral	APR
	9.90%*

Real Estate Loans

	APR
First Mortgage 15 years	6.00%
Second Mortgage	6.50%
Unimproved Property	7.00%
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
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 08/31/05

Total Assets	\$95,080,406.00
Total Loans	\$68,938,294.00
Total Share Accounts	\$83,451,922.00
Total Members	10,842