



Main Office
 Thirty Allen Street
 Rutland, VT 05701
 888.252.8932
 Fax 802.775.7864

Rutland Branch
 Fifty West Street
 Rutland, VT 05701
 888.252.8932
 Fax 802.747.7543

Fair Haven Branch
 73 Main Street
 Fair Haven, VT 05743
 888.252.8932
 Fax 802.265.4751

Londonderry Branch
 Route 100
 South Londonderry, VT 05155
 888.252.8932
 Fax 802.824.1003

Hooksett Branch
 1338 Hooksett Road
 Hooksett, NH 03106
 888.252.8932
 Fax 603.624.1132

Bennington Branch
 206 Pleasant Street
 Bennington, VT 05201
 888.252.8932
 Fax 802.447.1003

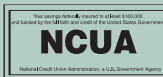
MARS 800.374.8469

e-Branch www.hfcuvt.com

Your entire family is eligible to join the Credit Union. Call for an application today!

We make loans without regard to race, color, religion, sex or national origin.

Federal regulations prohibit the payment of dividends in excess of available earnings.



Loan Rates All rates are listed "as low as" Effective 3/1/07

Type	Term	APR**
Secured Loans* <i>Including new/used autos and RVs</i>	24 months	4.95%
	36 months	5.95%
	48 months	6.25%
	60 months	6.50%
	72 months	6.75%

Unsecured Loans* up to 48 months 9.70%

Home Equity Line of Credit* . . . 180 months Prime - .50% adj.

Visa® Platinum (\$50 Annual Fee) Prime + 1.00% adj.

Visa® Gold (No Annual Fee) 9.99%

Visa® Classic® (\$15 Annual Fee) 11.90%

Visa® Classic® (No Annual Fee) 13.90%

Certificate Secured Certificate Rate + 3.00% adj.

Share Secured Share Rate + 3.00% adj.

Student Loans, Federal Stafford 6.80%

Student Loans, Federal PLUS & SLS 8.50%

Overdraft Protection 15.00%

Mortgages/Mobile Home Loans *Contact a Mortgage Officer for current rates.*

**Rate based on your credit history. Actual rate may be higher. All rates subject to change without prior notice. **Annual Percentage Rate.*

Dividend Rates

The Board of Directors has declared these dividends for the 1st Quarter of 2007:

Account	APY**	Rate
Share Savings Account	1.00%	0.995%
Share Draft Account	0.25%	0.25%
Other Accounts* (Holiday, Vacation, Fuel, Tax)	0.75%	0.747%
IRA Payroll /Shares	1.00%	0.995%
IRA Term Share Certificates (\$500 minimum)	5.25%	5.13%
IRA Market Index Certificates (\$500 minimum)	<i>Contact Member Services</i>	
Money Market Share Account (\$1,000 to \$19,999)	2.10%	2.08%
Money Market Share Account (\$20,000 to \$34,999)	2.35%	2.33%
Money Market Share Account (\$35,000+)	3.75%	3.69%

**Calculated daily, paid monthly. Rates are variable and subject to change. Federal law prohibits payment of dividends to be in excess of available earnings. **Annual Percentage Yield.*

Family News

HFCU welcomed two new employees to our ever-growing family:

- **Barbara Begin**, AVP, Human Resources
- **Christina Dike**, Financial Analyst



Family MATTERS

SPRING 2007

RUTLAND · LONDONDERRY · FAIR HAVEN · HOOKSETT · BENNINGTON

A Message From Your President



It gives me pleasure to report that 2006 was a successful year for Heritage Family Credit Union and that our financial performance hit record levels. Many factors contributed to our success and we will continue those proven efforts in the coming year.

One of the factors that played a major role in our successful delivery of products and services has been having the right facilities, conveniently located, to serve you. As I reported in previous messages, we are interested in establishing branches in Ludlow and Brandon and updating existing facilities to achieve a pleasant, up-to-date functional appearance. Our West Street, Fair Haven, Londonderry and Hooksett offices now all enjoy the same look with respect to colors, floor finishes, etc.

Currently, we are renovating our Bennington Branch, which was built in the 1830s. We plan on maintaining the charm of that period, while introducing our traditional colors to the lobby and office areas, without affecting the overall vintage of the building. This project should take about three months to complete and we look forward to hosting a grand opening in the late spring or early summer.

The only building that has not received our new "look" is our headquarters at 30 Allen Street. This is our 17th year in this building and we look forward to doing a rehab sometime in 2007 or 2008. Once completed, all of our branches will have the same inviting look.

Additionally, in cooperation with the Department of Education in Bennington, we are establishing a student branch similar in fashion to the one we operate at the Stafford Technical Center in Rutland. This branch will be manned by the students and, as a part of their curriculum, they will see first hand how a financial institution functions. This branch should be operational in the very near future so we should see the opening of this facility during the current school semester.

On a personal note, I want to congratulate Karen Smith who retired on February 2. Karen began her credit union career as a Teller and worked her way up to the position of Senior Vice President of Finance. She distinguished herself and made many friends along the way. Please share in our best wishes to her for a long and happy retirement.

Join Us for Our 51st Annual Meeting

Heritage Family Credit Union's 51st Annual Meeting will be held on **Saturday, April 21, 2007** at the **Killington Grand, Killington, Vermont.**

The Annual Meeting is more than just a business get-together that happens once a year. It's a solid commitment by staff, members and volunteers to keep the credit union strong and healthy.

It's Important to Attend

As a member of HFCU, you are a part owner of the Credit Union. What happens to the organization is very important to you and the rest of the membership. At the Annual Meeting, you have the chance to review the events of the past year and learn about important changes taking place during the coming year. In addition, you can mingle with fellow members and meet the staff and volunteers that run the credit union.

More importantly, you will have an opportunity to elect fellow members to the Board of Directors who oversee the operation of the Credit Union. But it's not without some fun. After dinner, there will be dancing and some great prizes to be raffled off. Space is limited to the first 300 attendees, so plan to get your tickets early.

- **Happy Hour** 6:00 P.M.
- **Dinner Buffet** 6:45 P.M.
- **Business Meeting** 8:00 P.M.
- **Entertainment** Immediately following meeting
DJ Chris Ryan
- **Price** \$10 per member
\$10 per guest

Ticket sales commence Wednesday, March 28 at any of our credit union branches. Tickets must be purchased by Monday, April 16.

New Extended Saturday Hours

It's now more convenient than ever to do your banking with Heritage Family. Starting April 7, 2007, Heritage Family's main office on 30 Allen Street in Rutland is open from 8:00 A.M.-1:00 P.M. on Saturdays. In addition to extending our hours at Allen Street, our call center will now be available on Saturdays from 8:00 A.M.-1:00 P.M. for members' convenience.

For more information on services offered on Saturdays, call 888.252.8932.

NEW 8:00 A.M. TO 1:00 P.M. SATURDAY HOURS ON ALLEN STREET

Introducing Account Protection That Works 24/7

At Heritage Family, we are constantly working to ensure that your online banking experience is as secure as possible. That's why we are proud to announce the addition of new identity verification features to our e-Branch home banking.

What are these new features?

In order to make your online banking experience more secure, you will no longer be required to enter an account number to access your account. Now, a new User ID and more complex password will be required. In addition, a new feature called "multifactor authentication" that watches for uncharacteristic or unusual behavior involving your account will be initiated. If anything out of the ordinary is detected, the system will ask you to verify your identity.

How does "multifactor authentication" work?

In the rare case that we detect any unusual or uncharacteristic activity, the system will ask you to answer a pre-determined set of security questions to make sure it is really you. Most of the time you won't notice that this security feature is even there... but it will be there protecting your account 24/7.

Will I need to sign up for any of these new services?

We recently rolled out the new security features to all of our home banking users. If you log on now, you can expect to be prompted at some point while banking online to enter additional information including a new User ID and longer password. You will also be asked to choose several security questions that only you know the answer to, as well as, supply phone numbers where you can be reached while banking online. Once this occurs you have added another important layer of protection to your account.

If you have any questions about these new security features, please contact the call center at 888.252.8932 or visit the "Frequently Asked Questions" section on our website at www.hfcvut.com.

Win A Chance To Be in A HFCU Commercial!

Do you love Heritage Family Credit Union? Can you still remember how excited you were when you got your first car loan, or when the credit union really helped you out?

We want to hear your story! You can win a chance to be in our next series of commercials. Simply click "Member Stories" link on our website www.hfcvut.com and e-mail your story to us or mail your story to Heritage Family Credit Union Member Stories, 50 West Street, Rutland, VT 05735.

We'll pick our favorite stories and the winners will get to star in our next series of commercials!



FREE Homebuyer Seminar at HFCU

Do you have some questions about the home-buying process? Heritage Family is offering a free homebuyer's education seminar on April 24 at 50 West Street, Rutland from 5:30–7:30 P.M.

Featured presenters:

- **Erin Navin:** VHFA
- **Stacy Chapman:** Attorney, Webber, Chapman, & Kupferer
- **Sean Sargeant:** Sargeant Appraisals
- **Deb Wing:** NWWVT loan officer
- **Michelle Murphy:** Principal Broker, Remax T&C
- **Paul Walsh:** Heritage Family Credit Union

This seminar is free and open to the public. Light refreshments will be served. You can register for this class by calling 888.252.8932.

Under Construction!

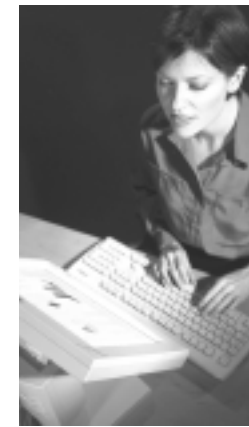
Heritage Family Credit Union's Bennington Branch is currently undergoing renovations to make it more user-friendly and up-to-date, in a partnership with Russell Construction Services & Michael McDonough Architect.

In addition to new teller areas that will be more easily accessible, there will be more private areas to speak with Financial Service Representatives, an outdoor drive-up ATM and numerous aesthetic enhancements will be added, but we are still keeping the charm of the old building.

While these renovations are made, there will be some minor inconveniences such as the teller lines being moved around and parking issues. We apologize for this inconvenience, but are confident you will be pleased with the renovations once they are completed.

Fraud... and Your Role

Each day we receive no less than 10 notices of fraudulent activities that affect our members. We receive official-looking counterfeit checks that state they are certified and issued by Heritage Family. They are not genuine! These checks are forgeries and have been printed by perpetrators, who are making a living off hardworking members like you.



We are also experiencing incidences where people are receiving notices of lottery winnings. One question that you must ask yourself if you are the recipient is, "Why am I winning something when I never entered"?

This issue of fraud costs all of us a lot of money, time and grief. We must be vigilant in our attempts to stop and uncover this dishonest activity. When you are the victim of a fraudulent lottery or checks that prove to be fraud, you must report it to the authorities so they can seek out the people responsible. The disappointment that people experience when they first realize that they have been awarded falsely lottery winnings is heartbreaking.

Don't fall victim to bad behavior from others. Protect your usernames, passwords and PINs by changing them periodically. Try to be alert and report any incidences where you are a victim of or have knowledge of fraud. It is up to us as a society to put a stop to this bad behavior. If you plan on traveling, notify your card issuer in advance so that the more frequent usage doesn't raise warnings which can lead to interrupted usage of your cards. Help us to help you.

Shredo De Mayo

Did you know the number of Americans who have experienced identity theft has surpassed 27 million, with the incidence rate increasing every year? It's Shredo de Mayo here at Heritage Family Credit Union and we're looking to say "Adios" to identity theft.

That's why on Saturday, May 12 from 9:00 A.M.–1:00 P.M. at our 30 Allen Street Branch in Rutland, Heritage Family Credit Union will be helping to protect your identity and your accounts against theft and fraud with the free shredding of personal and confidential information for members. We'll also be handing out information on identity theft, food, giveaways and maybe even doing some salsa dancing.

So come on down to Heritage Family Credit Union's 30 Allen Street Branch on May 12 from 9:00 A.M.–1:00 P.M. and say "Hasta la vista" to all of your confidential papers before someone turns your credit report and accounts into nacho cheese.

Fee Schedule

Share Account Fee	
Share Account Low Balance <i>(if minimum daily balance is not met)</i>	\$2.00/month
Share Draft Account Fees	
NSF	\$27.00/item
Returned Item	\$27.00/item
Stop Payment	\$27.00/request
Courtesy Pay Protection	\$27.00/item
Check Printing	Prices vary
Share Draft Copy	\$5.00/copy
Share Draft Copy (fax)	\$6.00/copy faxed
Other Service Fees	
Wire Transfer, incoming	\$10.00/transfer
Wire Transfer, outgoing	\$20.00/transfer
Cashier's Checks	\$5.00/check
Traveler's Checks	\$1.50/\$100.00
Traveler's Checks for two	\$2.00/\$100.00
Account Reconciliation <i>(minimum charge of \$10.00)</i>	\$25.00/hour
Account Research <i>(minimum charge of \$10.00)</i>	\$25.00/hour
Statement Copy	\$5.00/statement
Account Activity Printout	\$1.00
Foreign Check Collection	Current FRB rate
Low Balance <i>(if minimum daily balance is not met)</i>	\$2.00/month
Abandoned Account Processing	\$50.00/item
Notary Public Service	Free
Signature Guarantee Service	Free
Premature Account Closing <i>(if account is closed in first six months)</i>	\$20.00
EFT Fees	
Nonproprietary ATM Transaction	\$1.00/transaction
Card Replacement	\$6.00/card
PIN Reissue	\$6.00/card
Stop Payment	\$27.00/request
ACH NSF	\$27.00/item
ACH Stop Payment	\$27.00/item
Bill Pay Service <i>(unlimited usage; free with Direct Deposit)</i>	\$6.00/month
Loan Fees	
Late Charge	5% of monthly payment \$10.00 minimum
Visa Annual Fees	
13.9% Classic	No annual fee
11.9% Classic	\$15.00
9.99% Gold	No annual fee
Prime Plus 1% Platinum	\$50.00
Safe Deposit Box Fees	
3 x 5	\$35.00 annually
5 x 5	\$50.00 annually
3 x 10	\$55.00 annually
5 x 10	\$80.00 annually
10 x 10	\$135.00 annually
Drilling of Boxes <i>(approximate cost)</i>	\$100.00/box
Duplicate Key	\$15.00
Share Value	
Par value of one share	\$25.00

The fees appearing in this schedule are accurate as of the Last Dividend Declaration date posted at the Credit Union. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union. Our telephone number is 802.775.4930.