



## A Message From Your President

*Ron Hance*

As we enter the year 2008, it is a good time to reflect upon the past year and realize how fortunate we are. Heritage Family Credit Union is a financial cooperative and as such endorses the mission of helping one another. We have developed programs in affordable housing and created new savings instruments in an effort to reach the underserved or member with lesser means. These initiatives will continue with the philosophy that "if we have the ability to help one another, then we have the responsibility." We will continue to seek affordable housing solutions and subsidies that we can offer our membership. We will continue to find ways to help our members save and give them rates of return that will assist them in reaching their financial goals. We will do our best to continue this philosophy of service throughout 2008 and beyond.

As we review last year, we proudly report that our financial performance was strong and the credit union remains in very good financial health. New branches were added, more are in development, and we are well-positioned to serve you throughout Central and Southern Vermont. Our membership and assets continue to grow in a manner that is controlled and not out of hand.

Of course, our continued success relies on your utilization of our products and services.

We thank you for your patronage in the past and hope that when you look at Heritage Family you realize that we are your hometown solution with plans to remain so in your future.

Happy New Year and may 2008 bring you all the best.

## NEW Smarter ATMs!

Did you know HFCU now has "smarter" ATMs at its Rutland branch drive-thrus, on Allen Street and West Street, at the credit union's Bennington branch drive-thru and at the Rutland Regional Medical Center?

With the new ATMs, no envelopes are necessary for deposits, allowing you to deposit checks or cash without an envelope.

To deposit checks, simply enter the check amount and insert each check one at a time into the deposit slot.

To deposit cash, simply insert up to 30 bills into the cash deposit slot. The ATM reads and counts the amount of each bill.

Then, instantly verify your deposit on screen!

For check deposits, you'll see the scanned image of your check and the amount you entered. We even do the math! The ATM adds up all the check amounts.

For cash deposits, the ATM automatically sorts and counts each denomination of bills deposited. All of the totals are displayed on the screen.

You'll get a photo receipt that shows you exactly what you deposited. Try it today, it's the smarter way!

## Bringing New Life To An Old Building

The progress on Heritage Family's Brandon branch continues with the internal demolition completed and renovations under way on the old firehouse.

When completed, the firehouse will look more like the original firehouse, with an arched false garage door created to look like the original 1881 garage door. The credit union was able to obtain old turn-of-the-century photographs showing the original doorway, and used them when working with the architect to enhance the historic beauty of the building.



Management hopes to have renovations completed by this spring... the perfect time to bloom new life into a beautiful historic building.

*(continued on page 3)*

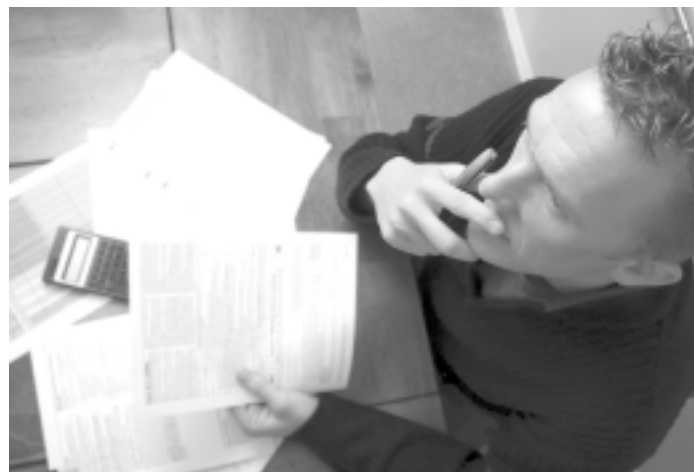
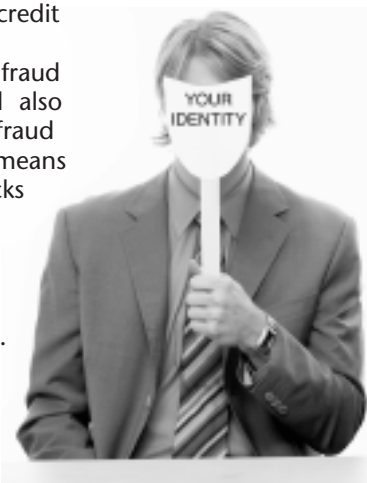
## Tips For Keeping Your Identity Secure

You can never be too safe when it comes to keeping your personal information private. Here are some tips to make sure your information is only in the hands of the right people, and what to do if something to compromise your personal information happens.

1. When you are writing checks to pay on your credit card Accounts, DO NOT put the complete account number on the "For" line. Instead, just put the last four numbers. The credit card company knows the rest of the number, and anyone who might be handling your check as it passes through all the check processing channels won't have access to it.
2. Put your work phone number on your checks instead of your home phone. If you have a P.O. Box, use that instead of your home address. If you do not have a P.O. Box, use your work address. Never have your social security number printed on your checks. You can add it if it is necessary but if you have it printed, anyone can get it.
3. Place the contents of your wallet on a photocopy machine. Do both sides of each license, credit card, etc. You will know what you had in your wallet and all of the account numbers and phone numbers to call and cancel. Keep the photocopy in a safe place. Carry a photocopy of your passport when you travel either here or abroad. We've all heard horror stories about fraud that's committed on us in stealing a name, address, social security number, credit cards.
4. We have been told we should cancel our credit cards immediately. But the key is having the toll free numbers and your card numbers handy so you know whom to call. Keep those where you can find them.
5. File a police report immediately in the jurisdiction where your credit cards, etc., were stolen. This proves to credit providers you were diligent, and this is a first step toward an investigation (if there ever is one).
6. Call the three national credit reporting organizations immediately to place a fraud alert on your name and also call the Social Security fraud line number. The alert means any company that checks your credit knows your information was stolen, and they have to contact you by phone to authorize new credit.

Here are the numbers you always need to contact when your wallet, etc., has been stolen:

- Equifax: 800-525-6285
- Experian (formerly TRW): 888-397-3742
- Trans Union : 800-680-7289
- Social Security Administration (fraud line): 800-269-0271



## Get the Biggest Tax Refund Possible with TurboTax Online

### Now available for HFCU Members

It's not too early to begin thinking about your taxes. By planning now, you still have time to make changes that can help lower your taxes—plus, you'll get an idea of how big your refund will be. We're pleased to offer our members the industry leading **TurboTax® Online<sup>SM</sup>** to help make the planning and filing process quick and easy. Visit the credit union website to find ways to positively impact your taxes:

- Identify deductions and other money-saving opportunities
- Browse important tax tips and articles
- Use interactive tools, like tax calculators

To get started, visit our website at [www.hfcuvt.com](http://www.hfcuvt.com).

TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the US and other countries.



## Kilimanjaro!

Heritage Family Credit Union recently helped sponsor the **Credit Union Climb for Kids**.

With the Credit Union's help and the help of CUNA's Chief Economist Bill Hample, the group was able to collect over \$100,000, all of which went to disadvantaged children and families.

The group climbed Uhuru Peak of Kilimanjaro. Kilimanjaro is the tallest free-standing mountain rise in the world and Uhuru Peak is the highest point in Africa. Although it might be difficult to see in the photograph, Heritage Family's logo was on the banner that was photographed at the peak.

## RELATIONSHIP REWARDS

Introducing a program which recognizes and rewards participation in your cooperative – Relationship Rewards. The more you use your credit union's products and services, the more rewards you receive. It's that simple!

What exactly do you receive? Important benefits like free checks, free automated services, free teller services, free administrative services and more (all depending on your reward level).

### Increase your Relationship and Save

Heritage Family Credit Union created the program levels based on the total number of deposit and loan services/balances you have in your household. Households are determined by individuals with the same last name that live at the same address.

The best way to increase your level and your benefits is to add or utilize more services at your credit union. Consider these possibilities:

- Refinance your vehicle from another financial institution
- Open an IRA or Share Certificate
- Choose the credit union for a low interest Home Equity Loan
- Apply for one of our low – interest Visa Cards
- Move your share draft account to Heritage Family

### How does the program work?

Point values are assessed for each product or service that you have at your credit union. The more services you utilize, the more points you accumulate. And the program isn't based solely on outstanding loan or deposit balances. It's a combination of items designed to give all members an opportunity to become a Presidential Member!

*There are four Relationship Reward Levels:*



**Member Level**  
**Executive Level**  
**Ambassador Level**  
**Presidential Level**

All qualifying criteria used to determine plan eligibility is based on the primary member. If a primary member has more than one account, all accounts under the primary member's social security number will be automatically linked together to determine the total point value.

If a primary member is joint on another account, those accounts may also be manually linked by a financial service representative to be included in the primary member's total point value.

Total point values will be calculated at the end of each month to determine the following month's relationship. Members may ask to have their relationship total updated prior to the end of the month when opening additional services that may move them to a new level.

What level could you be if you and your family use Heritage Family Credit Union as your primary financial institution?

## MEMBERS Financial Services

You are cordially invited to attend an informative workshop about the emotional component of investing.

### *Emotions, Expectations and Economics*

**Presented by Richard Rodrigue**  
**50 West Street, Rutland, Vermont**

Whether it's up or down, the market is always on the move. How will you react to changing market conditions? What effects could your actions have on your financial plan? Many people have questions about their investment strategy, yet they never find the time to get them answered. In this workshop, we'll discuss how emotions affect investment decisions, general market expectations for three types of investors and lessons from the last 75 years of U.S. economic history.

**Wednesday, February 20, 2008**

**Noon to 1:00 P.M.**

**Heritage Family Credit Union**  
**50 West Street, Rutland, VT**

RSVP: To attend, please call Sandy Coolidge at 776-2177. Seating is limited.

Please respond by **February 13, 2008**.

A Franklin Templeton fund prospectus will be distributed during the workshop. Investors should carefully consider a fund's investment goals, risks, charges and expenses before investing.

Please read the prospectus, which contains this and other information, carefully before investing.

**Not FDIC or NCUA Insured · May Lose Value · No Bank Guarantee**

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## Bringing New Life To An Old Building

*(continued from page 1)*

One discovery during the demolition process was an old basement that had been filled in when the firehouse started using fire trucks instead of carriages. Originally, the horses that were used to pull the fire carriages were stalled under the fire house.

The historic building was purchased by the credit union this past summer after several years of public demand and research in the area. Management has wanted a presence in Brandon for quite some time, but a practical location never presented itself. When the opportunity to purchase the old firehouse came up, the credit union jumped at the chance. Stay tuned for more updates as construction progresses.



# Heritage Family CREDIT UNION

## 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.hfcvut.com](http://www.hfcvut.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.



We Do Business In Accordance With the  
Federal Fair Housing Law and the  
Equal Credit Opportunity Act



This credit union is federally  
insured by the National  
Credit Union Administration

## Loan Rates

All rates are listed "as low as"

Effective 10/30/07

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	<i>Contact a Mortgage Officer for current rates.</i>	

\*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 4th Quarter of 2007:

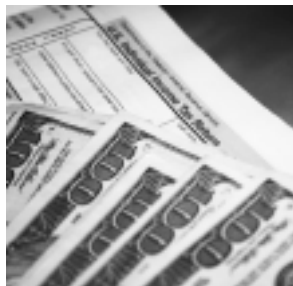
Account	APY**	Rate
Share Savings Account*	1.00%	0.995%
Share Draft Account*	0.25%	0.25%
Other Accounts* (Holiday, Vacation, Fuel, Tax)	0.75%	0.747%
IRA Payroll /Shares	1.00%	0.995%
IRA Term Share Certificates (\$500 minimum)	4.55%	4.46%
Term Share Certificates	Call For Rates	
Money Market Share Account (\$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.

## Timely Tax Tips

### Tax Refunds

All parties named on the check must endorse any federal tax refund checks. If mailing the check for deposit, sign the back and add the words: For deposit only to the account #\_\_\_\_\_.



If you are requesting that a refund be electronically deposited to your account, the Routing and Transit number is **211691318**. Contact our call center if you need assistance.

### IRA Deposits

Deposits to your 2007 IRA must be received no later than April 15, 2008. Remember, the credit union offers Traditional and Roth IRAs and Coverdell ESAs. For more information contact Member Services at 776-2132.