

# Hamilton County School Employees Credit Union

In-Sight

2010 Summer Edition

## Go Green with US!



Receive  
**\$5.00**  
when  
you  
sign up **TODAY!**

## Important Notice

### 2010 Regulation E Changes

**EFFECTIVE August 15, 2010.** Recently enacted Federal Reserve changes to banking regulations will govern how we, the Credit Union, handle certain overdraft situations. Any ATM or everyday debit card transactions (such as paying for groceries, dry cleaning, or other everyday purchases) which would create an overdraft on your account, needs your immediate attention.

## Why Go with e-statements???

- Safer for the environment
  - More secure than traditional mailed statements
  - Get your statements days sooner than before
  - Easily view current and previous statements (view up to the last 6 months of statements)
- Did we mention, they are **FREE!**

If you would like e-statements, please contact Linda Phillips today at 513.853.4972 or send her an e-mail to [lphillips@hcsecu.com](mailto:lphillips@hcsecu.com)

## We Offer Mortgage Loans

Low



Rates

Are you thinking about purchasing a home or contemplating refinancing your current mortgage? The Credit Union can help! Now is a great time. The Credit Union offers low, competitive rates. For more information, please contact Ellen Hopkins at 513. 853.4962 or e-mail at [ehopkins@hcsecu.com](mailto:ehopkins@hcsecu.com)

This new regulation does **NOT** affect overdraft protection plans or courtesy pay (from savings, other checking accounts, or lines of credit) or overdrafts created by checks and recurring debit card authorization(s) or ACH (automated bill pay) transactions.

A form was mailed recently to you in your May 2010 statement. This form needs your immediate attention!

Please understand that HCSECU was required to make these changes in order to comply with Government Regulation E. If you have any questions, please call 513.542.8950 or 877.542.8950.

## Satellite Branches

Oak Hills and Three Rivers branches are open. Oak Hills hours are 2:30 p.m. to 4:30 p.m. on Mondays. Three Rivers hours are 8:00 a.m. to 11:00 a.m. on Fridays.

## Online Banking Training

Have you wondered how nice it would be to pay your bills and view your account with just the click of a button? With our Virtual Branch product, you can view your account statements, transfer funds, make loan payments, and pay your bills online and even make deposits - hassle free! Virtual Branch is safe, secure and convenient.

The Credit Union will show you how to use the Virtual Branch inside and out! Make an appointment today with Linda Phillips. Feel free to bring your bills and payments and she will guide you through the initial setup process. You can contact Linda Phillips at 513.853.4972 or lphillips@hcsecu.com.

## Attention Credit Cardholders

All credit cardholders should have received their new VISA cards in place of their MasterCard. If you have not received your new VISA Credit Card, please contact Kim Evans at 513.853.4963 or e-mail her at kevens@hcsecu.com. This pertains to credit cards only, not your debit or ATM cards.

Do you know of a co-worker or school employee that would like to join the Credit Union? Did you know your children and grandchildren are eligible for membership at the Credit Union?

## Your Statement has a New Look!

With Regulation Z changes, we have implemented changes to your periodic statements in order to comply with the requirements for Reg Z. New sections have been added to the statement for all open-end loans.

The new sections are:

- Previous Balance
- New Balance
- Minimum Payment Due
- Payment Due Date
- Past Due As Of
- Credit Limit

If you have any questions, please contact a member service representative today!

## Need Home Improvements, a Car, Boat or RV?

The Credit Union can help. The Credit Union has competitive interest rates and no application fee. For more information, contact the loan department today at 513.853.4960.

### Main Office

6230 Hamilton Avenue  
Cincinnati, Ohio 45224  
513.542.8950 - Main Line  
877.542-8950 - Toll Free  
513.853.4960 - Loan Dept.  
513.853.4966 - Fax  
info@hcsecu.com - E-Mail  
www.hcsecu.com - Website

### Hours of Operation

Monday	8:30 AM - 4:30 PM
Tuesday	8:30 AM - 4:30 PM
Wednesday	8:30 AM - 4:30 PM
Thursday	8:30 AM - 6:00 PM
Friday	8:30 AM - 4 :30 PM

### Important Numbers

Lost/Stolen Visa Card	800.883.0131
Lost/Stolen Debit/ATM Card	800.528.2273
ABA/EFT Routing Number	242076889

### Mark your Calendar

We will be closed:  
Labor Day  
Monday, September 6, 2010

Every member account is insured up to \$250,000 by NCUA, a U.S. Government Agency. IRA accounts are insured up to \$250,000.

