



Live Encourage  
Dream Inspire

IN THIS ISSUE...

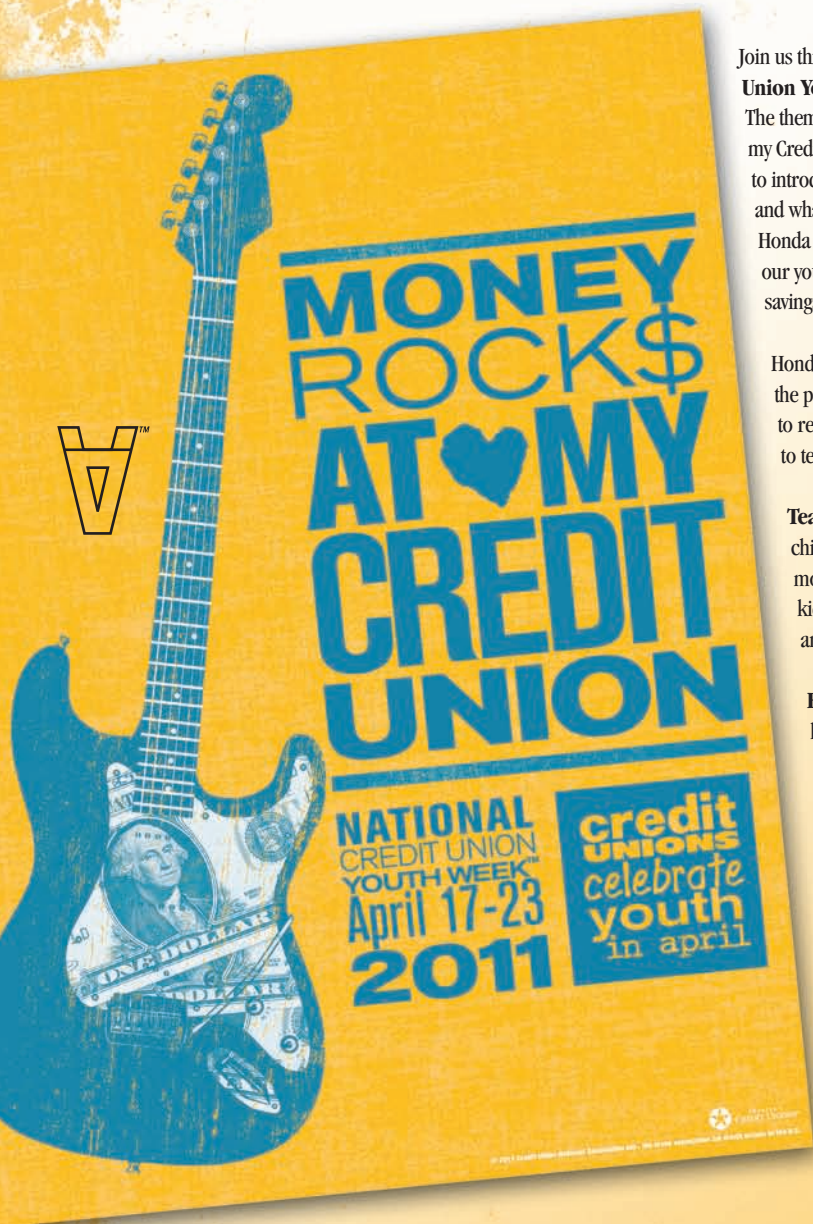
- p2 | Spring Auto Promo
- p3 | HFCU's FREE Checking Account
- p4 | InfoLine Now Viewable Online

# infoLINE



Financial Fuel for the Road Ahead

April 2011



Join us this year as we celebrate **National Credit Union Youth Week from April 18 - 22, 2011**. The theme for this year's event is "Money Rocks at my Credit Union". Youth Week is your opportunity to introduce your children the concept of savings and what better place to start them than at Honda Federal Credit Union. Let's transform our youth into saving rock stars and create savings awareness!

Honda FCU is committed to starting youth on the path of setting financial goals and striving to reach them. The following are several ways to teach your children how to save:

**Teach the Fundamentals:** As soon as children can count, introduce them to money. Take an active role and teach your kids how to identify coins by size, value and name.

**Encourage Savings:** Discuss with your kids an appropriate and safe place to keep their money e.g. piggy bank, plastic container, or wallet. Help young children set goals. Give them recognition for the discipline when savings goal is reached. The benefit of saving to achieve a goal is an important aspect and encourages motivation.

**Allowances:** Sit down with your kids and encourage them to identify ways to earn money. The lesson is that money does not grow on trees, but it is earned by hard work. When giving children an allowance, give the

money in denominations that encourages savings (e.g. If they've earned \$5, give them (5) \$1 bills).

**Open a Savings Account in their Name:** Open a Honda Federal Credit Union Savings Account and teach them concepts such as compound interest, safety and liquidity. Encourage teens to build an emergency fund for unexpected emergencies.

**Teach Smart Spending:** Help your children learn the difference between needs, wants and wishes. This will prepare them for making good spending decisions in the future. Take your children with you to different stores, explaining how to plan purchases in advance. Spending money can be fun and very productive when spending is planned.

**Money and the Family:** Invite your children to help when paying monthly bills. Have a family meeting to choose a family treat or trip to save for. Discuss ways each family member can help reach the goal.

Money gives people – both young and older – decision-making opportunities. Educating, motivating and empowering your children to become regular savers and investors will enable them to keep more of the money they earn and do more with the money they keep! Join the fun with us this year from April 18 - 22, as we celebrate National Credit Union Week. We will have goodies available for those who can open a youth account! For more information, please contact us at 1-800-634-6632. Let's transform our youth into saving rock stars and create savings awareness!



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Honda Federal Credit Union

## IN THE DRIVER'S SEAT

You have better things to do than worry about your banking needs. Leave that 'stuff' to us!

I talk a lot about the fact that, as a credit union, we're unique. Unlike other financial institutions, we have no 'stockholder.' As a Member of Honda Federal Credit Union you are the 'stockholder.' You own this institution. In addition, membership in HFCU is limited to Honda Associates and members of their families.

All well and nice, but what good, you might ask, does that fact do for me?

That fact is it's pretty darn difficult to operate in this world without some sort of 'banking' relationship. You need a checking account to deposit your paycheck and to pay your bills from. You need a basic savings account to set aside money for those unexpected emergencies. You need a credit card for most purchases (Have you tried renting a car recently without one?) I could go on and on, but I'm pretty sure you get the picture.

You can get these 'banking' services from a whole bunch of banks and credit unions, so why have these services with HFCU? It's very simple, because you have better things to worry about than your banking needs. Wouldn't it be a lot easier to have these services with someone you can trust and understands your needs? After all, we're your credit union and we're part of the family.

We've positioned ourselves to be able to handle your day-to-day financial needs and still be available when you need something out of the ordinary.

So, here's my message to you: Leave all that 'banking stuff' to us. We'll take good care of it for you.

**Jim Updike, CEO**



# Spring is Here. Let's Roll!

Spring Vehicle Promotion April 1 - May 31, 2010

When you are ready for a fresh new set of wheels, we are here to help. Take advantage of Honda FCU's vehicle loans and get a rate as low as 3.24% APR!\* Whether you need to finance or refinance\*\* a new or used auto, motorcycle, ATV, boat, or RV, Honda FCU is here!

The benefits you get with Honda FCU:

- A great, low rate
- No processing fee
- No pre-payment penalties
- Convenient automatic payments and payroll deduction options
- Fast and simple approval process

Ready to go? Take advantage of this offer and call us today at 1-800-634-6632 for more information!

**Hurry, this offer ends on May 31, 2011.**



\*3.24% APR is based on new or used auto loans financed for 66 months or less. The rates for auto loans range from 3.24% to 15.04%. All new or used auto purchases are based on current loan rates and terms. Minimum auto loan amount is \$7,500. If vehicle value is lower than pre-approved amount of the loan amount, then the pre-approved amount will be based on the vehicle value. For rates on motorcycles, ATVs, PWCs, boats or RV's, please contact a Member Service Representative at 1-800-634-6632 or visit us on the web at [www.hondafcu.org](http://www.hondafcu.org). All loans are based upon credit qualification. Not all members will be eligible.

\*\*Refinancing is not available on current Honda FCU loans.

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	PAGES _____ OF _____	DATE _____



## Did you know about our **FREE** Checking Accounts?

Nowadays, you hear and see too often of the many financial institutions charging fees for a checking account. Rest assured that you won't have to deal with checking fees at Honda Federal Credit Union! With Honda FCU's Free Checking, you get the convenience of Honda FCU and the satisfaction of knowing you are not paying unnecessary fees!

With our Totally Free Checking:

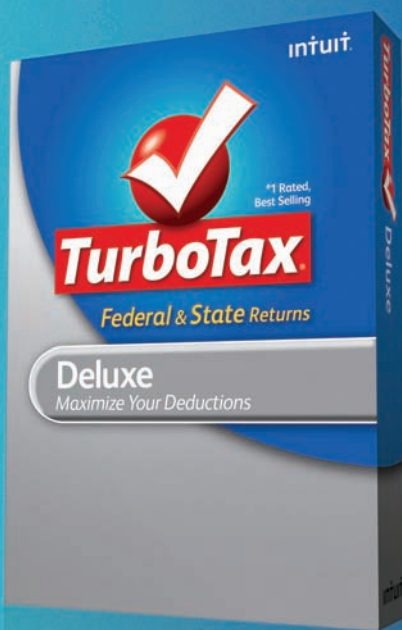
- There is no monthly service charge
- No minimum balance requirements\*
- Unlimited check writing

You'll also get a free VISA check card with ATM access and internet banking. Plus, you will be eligible for free overdraft protection from

your regular savings account, money market, VISA credit card account or Equity Line of Credit. It's good to be part of our family.

For more information about our checking accounts or to open your HFCU checking account today, please call us at 1-800-634-6632 or visit your local branch today!

\*There are minimum balance requirements of \$1,000 for Interest Checking and \$10,000 for Premier Checking.



## Tax Time is Easy with TurboTax!

You still have time to file your taxes! Many of our members take advantage of Turbo Tax, the web-based software that allows you to easily prepare and file taxes online.\* Through our relationship with CU Tax Services, we're able to offer Honda FCU members a 15% discount on the software. (This offer is valid through April 18<sup>th</sup>.) Simply log onto [www.hondafcu.org](http://www.hondafcu.org) and click on the TurboTax logo for more information!

Some recent tax law changes are effective for the 2010 Tax Year. Be sure to get details before you prepare your tax return. For complete information on tax changes for 2009 and 2010, visit <http://www.irs.gov>.

\*We recommend all returning members using Turbo Tax to verify your information with them to ensure the correct information is being used.

# infoLINE

Financial Fuel for the Road Ahead

### Board of Directors

- Carl R. Coe, Chairman
- Allison Neumann, Vice Chairman
- Sheri Bullock, Treasurer
- John Petas, Secretary
- Paul Brumfield
- Fred Lucci
- Steve Nicholson
- Kim Ryan
- Robert Taylor

### Supervisory Committee

- John Kaufman, Chairman
- Bill Blanford
- Jill Carlton
- James Freer
- James Janik
- Byron McBrayer (Alternate)

### Executive Management

- Jim Updike, Chief Executive Officer
- Steve Brandon, Chief Operating Officer

### Management Team

- Jim Aley, Chief Financial Officer
- Mary Anawalt, Vice President Sales and Marketing
- Bill D'Camp, Information Technologies Manager
- Melissa Danner, Ohio Regional Branch Manager
- Michelle Martin, Vice President of Lending
- Joe Mattered, Member Services Manager
- Tracy Rud, Operations Manager
- Scott Shields, Lincoln Branch/Regional Manager



[www.hondafcu.org](http://www.hondafcu.org) • 1-800-634-6632



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# Important Information on Loan Payments

If you are sending loan payments to our City of Industry address, please do not include deposits and other transactional items with your loan payments. This office is **strictly a loan payment center** and will not process any other transactions. If you include other transactional items with your loan payment, it will delay the processing of the other items. We cannot ensure those items will be processed in a timely manner. For information on how to make a deposit to Honda FCU, please call 1-800-634-6632.



## NEW! Our InfoLine Newsletters Viewable ONLINE!

Our quarterly InfoLine Newsletters are now available to view online in the "about us" tab under newsletters!

The Honda Federal Credit Union Nominating Committee is accepting nominations for the next Board of Directors election. If interested, please contact Robert Taylor, Chairman of the Nominating Committee, at (937) 642-5000 x 66751 or Robert\_Taylor@ham.honda.com.

## Call for Nominations



Dream  
Enjoy Imagine Live

**Administrative Office**  
19701 Hamilton Avenue, Suite 130  
Torrance, CA 90509-2290  
Phone: 1-800-634-6632  
FAX: (310) 217-8211  
www.hondafcu.org

**Lincoln, AL**  
(Two locations – Main and Line 2)  
1-800-634-6632  
FAX: (205) 355-5820

**Torrance, CA**  
1-800-634-6632  
FAX: (310) 781-6615

**Greensburg, IN**  
1-800-634-6632  
FAX: (812) 222-6500

**Anna, OH**  
1-800-634-6632  
FAX: (937) 498-5618

**East Liberty, OH**  
1-800-634-6632  
FAX: (937) 644-6768

**Marysville, OH**  
1-800-634-6632  
FAX: (937) 642-5184

**Marysville Community, OH**  
1-800-634-6632  
FAX: (937) 642-0064

**Russells Point, OH**  
1-800-634-6632  
FAX: (937) 843-4624

**Timmonsville, SC**  
1-800-634-6632  
FAX: (843) 346-6100



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