



Enjoy. Dream
Pursue. Live. Inspire.

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Financial Fuel for the Road Ahead

July 2011

Exercise Your Membership Rights!

One of your responsibilities as a member of the credit union is to elect a Board of Directors. The Board of Directors oversees all credit union operations through direct supervision of its management. Each year, a Nominating Committee is appointed to identify candidates for open Board of Director positions. According to our by-laws, the Nominating Committee has the responsibility to nominate at least one person for each vacant position. This year there are three vacancies on the Board of Directors and the Nominating Committee has nominated three members identified below:

Sheri Bullock, Incumbent
*Retired, Vice President of Finance
American Honda Motor Company, Inc.
Torrance, CA*



Sheri Bullock was an Associate of American Honda for 27 years. She retired in September 2009 as the Vice President of Finance and was responsible for all Finance and Accounting aspects of the Company including financial reporting, business planning and forecasting, treasury management, and SOX Compliance. Sheri was also responsible for North American reporting of financial results and forecast data for all Honda companies in North America including HDM and Canadian companies.

Prior to working at AHM, she worked for DeLorean Motor Company and Nissan Motor Company in several finance positions.

Sheri earned a Bachelor's degree in Business Administration from California State University, Dominguez Hills and MBA from Pepperdine University. She has served as Board Director for the last 14 years and was a member of the supervisory committee prior to that.

Nominations may also be made by petition. A petition for nominations must be signed by 1% of the membership (563 people). The deadline for nominations by petitions is August 12, 2011. For petition information, please contact Jim Updike at **1-800-634-6632**. The credit union by-laws specify that elections will be conducted by mail ballot if there is more than one nominee for each position to be filled.

Carl R. Coe, Incumbent
*Staff Engineer
Honda of America Manufacturing, Inc.
Marysville, OH*



Carl is currently Chairman of the Board of Honda Federal Credit Union. Actively involved with the credit union since inception of the first Ohio Branch, he has served on the Marysville Advisory Board, the Loan Review Committee and as chairman of the Supervisory Committee. He has led the Board through introduction of Mortgage Lending, Internet Banking, the Visa Rewards program and many other quality products and services. Formerly a project leader for new model development, Carl is currently assigned to Honda's North American CQ Program, designed to reduced warranty costs and customer inconvenience. His responsibilities have included all phases of operations, including managing a million dollar plus budget. Carl is involved in the community and served several terms as Marysville City Council president. His responsibilities included managing a \$35,000,000 annual budget, plus all other aspects of representing one of Ohio's fastest growing cities. He has served as vice president of MainStreet Marysville, chairman of Public Affairs, as a member of the Marysville Environmental Commission, the county Central Committee, and on the Charter Review Board. For his efforts he has received the Kiwanis Layman's Award for "outstanding contributions to his community."

A strong supporter of serving Credit Union members through providing maximum service at the best possible value, he looks forward to continuing to serve all HFCU members equally and fairly on the Board of Directors.

Allison Neumann, Incumbent
*Trade Compliance Department, Manager
Honda of America Manufacturing, Inc.
Marysville, OH*



Allison started at HAM (Honda of America, Manufacturing, Inc.) in April 1992 working in foreign trade and customs area focusing on government reporting and regulatory compliance. She also helped establish local content compliance group focusing on regulatory compliance relative to domestic content of HAM produced vehicles. Allison currently manages HAM's Trade Compliance Group, supervising 11 associates and is involved in establishing business plans and budgets for sub-department of Accounting and Finance. Prior to working at HAM, Allison worked as a litigation paralegal in law firms in Boston, MA and Columbus, OH.

Allison has been a Honda FCU member since early 1990's. She was the Board of Director since December 2001. She was the Nominating Committee Chair in 2007 and Vice Chair since 2009. She is also involved in the Annual CUES training and the Annual Government Affairs Conference.

Allison earned a Bachelor of Science Degree in Criminal Justice from Bowling Green State University, OH in 1983 and received her Paralegal Certificate from Bentley College, Boston in 1985. She was a Past Board of Trustee member for Central OH Chapter of Leukemia and Lymphoma Society from 2000 – 2006.

IN THE DRIVER'S SEAT

I recently attended a conference and one of the speakers talked about something that really made me stop and think. The point the speaker was making is that credit unions, including ours, work hard to introduce new products and services for our members. At the time we introduce these new things they fit a need for our members. Over time, however, some of the products and services no longer make sense for the members. Yet, we hardly ever ask ourselves, "Do we still need to provide (____)?" There is an old saying, "You can't see the forest for the trees". My guess is that, over the years, we have developed many products, services, policies, and procedures that no longer make sense. On the other hand, there may be some of these that do make sense, but we haven't done a very good job of communicating that to you.

It occurs to me that one of the best ways to find out things is to ask the people most affected and that would be you! The members of Honda Federal Credit Union!

So, please do me a favor. Give some thought to the following and let me know what you think:

- Are there any products and services we provide that just no longer make sense and that we ought to eliminate?
- What things could we do different or better that would add value to your membership in Honda Federal Credit Union?
- What things are we not doing that would add value to your membership in Honda Federal Credit Union?

Finally, I know that while we have many members who do all or nearly all of their financial business with the credit union, we also have many members who continue to do business with banks and other financial institutions. We do a lot of market research in an attempt to find out just why members do business elsewhere. Sometimes, however, it's best just to ask the question directly. So, my final question to those of you who have accounts elsewhere is, Why?

My email address is jupdike@hondafcu.org and my phone number is (310)217-8655.

Jim Updike, CEO



Coming Soon!

See what's coming soon to Honda Federal Credit Union:

Home Deposit Capture
Mobile Banking
eNotices along with eStatements

Home Deposit Capture will provide the convenience of depositing checks anytime, from any location at home, the office, or on the road. With a computer, a secure Internet connection and a flatbed scanner, deposits are fast and easy. Simply power up, connect and scan!



Mobile Banking will provide the convenience of accessing internet banking through the simple touch of your mobile phone. You will be able to view your account information, balances, make account transactions, payments and much more!

eNotices will provide you with the convenience of being able to view our disclosures and notices within Internet Banking. No more paper notices and shredding – receive and view your notices, electronically!

Please stay posted for the launch of these new services as we improve your banking experience!



Stock up for the Holidays with a Honda Federal Credit Union Holiday Savings Club Account!

This year you don't need to put your holiday purchases on a high rate credit card or take out a loan that you'll spend the next year paying back. Instead, open a **Holiday Savings Club account** with Honda Federal Credit Union today to pay for this year's wish list. By saving a set amount weekly, biweekly or monthly, you'll be able to afford everything on your wish list this year, and without paying any interest! In fact, you'll earn

interest at 1% above our current regular savings rate.

For more details, stop by or call Honda FCU at 1-800-634-6632 today to talk with one of our friendly Member Service Representatives!

There is still time to start saving for this year's wish list.

*Initial deposit of \$5.00 is required to open a Holiday Savings Club Account. Save all year long. Money will be transferred to regular savings account on November 1 of each year the Holiday Savings Club Account is open. Any withdrawal from the Holiday Savings Club account prior to November 1 will result in the balance being transferred to your Regular Savings Account, and a penalty of all dividends paid from November of the previous year will be assessed. If the Holiday Savings Club account is closed or if a withdrawal is made during the month of December, a penalty of dividends paid from November of the same year will be assessed. A dividend rate of 1% above the HFCU regular savings rate and APY is paid on that portion of your average daily balance that is \$2,500 or less. The regular savings rate is paid on that portion of your average daily balance that is greater than \$2,500.

7/1/11 to 8/31/11








RATE AS LOW AS

3.24%*

APR

Our family of vehicles awaits you. Pick yours today!




Our family of vehicles awaits you. Jump into summer with a great rate on a Honda FCU Vehicle Loan! And for a limited time you can get a rate as low as 3.24%* APR on your next vehicle loan! Whether you need to finance or refinance** a new or used auto, motorcycle, ATV, boat or RV, Honda FCU's vehicle loan rates outshine the competition. Pick yours today!

Simply visit us at www.hondafcu.org to apply. Our eLoan process is a breeze, but if you prefer to speak with a Member Service Representative, just give us a call! Hurry, this offer ends on August 31, 2011! For more details about this great offer, contact your local branch or call us at 1-800-634-6632 today!

If you are an Alabama, Indiana or Ohio resident, visit one of our DealerNet Dealer locations for easy one-stop shopping convenience!

Skip all the hurdles and watch the benefits stack up.

- **Get a rate as low as 3.24%* APR**
- **No processing fee**
- **No pre-payment penalties**
- **Convenient automatic payments and payroll deduction options**
- **Fast and simple application process**

*3.24% APR loan rate is subject to credit approval, not all members will be eligible. **Refinance not available for existing HFCU loans

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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 McBrayner (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 Mattera, Member Services Manager
- Tracy Rud, Operations Manager
- Scott Shields, Lincoln Branch/Regional Manager



Honda Federal Credit Union 2011 Annual Meeting

Please mark your calendar and join us on Wednesday, September 28th, at 5:30 p.m. for our Annual Meeting. This year it will be held at the Honda of America Manufacturing Plant, MAP Auditorium in Marysville, Ohio. There will be member gifts, door prizes and refreshments. More detailed information to come.

Members who are not Honda Associates will need to sign in at the security desk of the Marysville Auto Plant. Honda FCU Associates will be available to escort you to the meeting location inside the auto plant.

We look forward to seeing you!



SAVE 20%

As a Honda Associate You're Eligible for Discounts and Benefits with Premier from AT&T!

Honda Associates SAVE 20% on qualified monthly wireless service.

Premier is a simple and easy-to-use Web site where you can browse, compare and purchase AT&T devices, plans, accessories and features at competitive rates. As negotiated by your employer, you have access to exclusive packages, contractual promotions, online-only discounts and more.

Sign in today and take advantage of these benefits:

- www.att.com/wireless/amerbonda
- Get up to 20% off your monthly service charges
- \$25 off new activations – online only*

AT&T Network Advantages:

- The nation's fastest mobile broadband network**
- Ability to talk and browse the Web at the same time

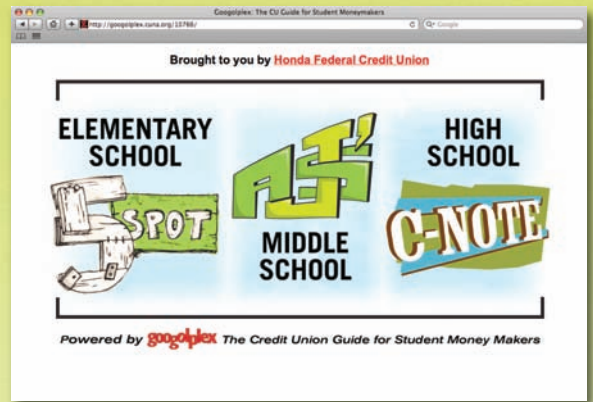
- AT&T proudly offers Rollover Minutes
- Speedy file downloads and streaming video
- Fast email and application access

More Premier Benefits:

- Compare phones, smartphones, rate plans, and accessories which are available at special rates
- See all employee offers for your company on one page
- Discounts negotiated by your employer are automatically applied on qualified transactions
- Receive info and answers from dedicated customer service specialists
- Manage your account 24/7 and move seamlessly to and from the Premier Online Store

Already an AT&T customer and would like to see if you can get these benefits? Go to <https://www.wireless.att.com/business/enrollment/> from your work email account.

* If you are not able to use the online enrollment please contact the AT&T Employee Discount line at 877-290-5451 and an enrollment form will be sent to you. For additional information contact your Honda Account Executive, Craig Clark cc3205@att.com. ** Coverage not available in all areas.



Googolplex: The Free Credit Union Guide for Student Money Makers!



Whether your child is in Elementary School, Middle School or High School, Googolplex is a great online tool to help educate your youth on how to earn and save money! You will get free access to money saving tips, blogs, games, videos, calculators and much more through Honda Federal Credit Union! To access Googolplex, visit our home page at www.hondafcu.org and click on the Googolplex icon located on the right of the page. Teach your kids how to be money savvy and visit Googolplex, today!



Dream Live Imagine Enjoy

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