

HSE Credit Union invites all employees, family members and retirees of the following to join:

**Department of Human Resources
and its agencies:**

State and County DFCS

Child Support Enforcement

Public Health

Aging Services

County Boards of Health

Community Service Boards

Mental Health, Mental Retardation & Substance Abuse

Department of Juvenile Justice

Department of Community Health

Other organizations contracted by the Departments above.

**Peek
inside
for
membership
details!**



MEMBERSHIP/SERVICES



*Members
Only*

**Peek at the Benefits of
Membership for Life at**

H S E
CREDIT UNION

... where membership matters

PLACE
STAMP
HERE

Human Services Employees CU
55 Marietta St. NW #200
Atlanta, GA 30303

Show me the
benefits of
membership



Open
the
Door

... to the Privileges
of Membership

- 
- Low-cost loan programs
 - Automobile
 - Mortgages
 - Home Equity
 - Home Improvement
 - Personal
 - Visa® Cards
 - High yield IRA and Certificate accounts
 - Remote account access
 - Convenient direct deposit
 - Easy payroll deduction to:
 - Savings
 - Club accounts
 - Checking
 - Loan payments
 - IRAs
 - "Best Ever" Checking
 - No monthly fee with direct deposit
 - Earns interest-no minimum balance
 - No per check charges
 - Free, unlimited debit at STAR® merchants
 - ATM network
 - Vacation Savings Club
 - Holiday Savings Club



*Exclusively
Yours...*

**the Benefits
of
Credit Union
Membership**

At HSE Credit Union, serving you is our privilege. As a member of HSE Credit Union, the privileges are yours! Plus...

It's our honor to serve you

You work hard for your money, and we can make your money work hard for you. Since credit union profits are returned to members through new and improved services, dividends paid on savings, and reduced loan interest, you can be sure you're getting every exclusive benefit.

We continue to add to the benefits and privileges of membership because we believe in maintaining a high level of member satisfaction. This strong focus on member relations isn't just a by-product of our success; it's the source.

And by continuing to employ the latest advancements in Web and phone technology, we can provide you with even greater access to your accounts and funds. Find out about CU-24 audio response, free checking and fee free CU Here ATM access today.

Membership

at HSE Credit Union offers plenty of benefits

More money in your pocket — We offer FREE checking with direct deposit and pay interest with no minimum balance! Convenient ATM access and FREE unlimited debit transactions with cash back privileges at STAR® merchants across the county are just some of the benefits of credit union checking.

HSE Credit Union VISA® cards have no annual fees, no cash advance fees (except \$1 at ATMs) and the same low fixed rate for purchases and cash advances. Compare our products to those of other financial institutions. You can save hundreds each year in fees and charges at HSE Credit Union.

Low-cost loan programs — As a member of HSE Credit Union, you will normally find better loan rates than with other financial institutions. Consider it another perk. We offer several flexible and low-cost mortgage programs, home equity loans, and auto loans in addition to personal loans. If you've been considering the purchase of a new home, making improvements to the one you already own, or looking at a new or used vehicle, we can help.

High-yield accounts — Set up a high-yield IRA (Roth, Traditional or Education) or open a Share Certificate (CD) and start to grow your savings today. These products help you plan for your retirement, cover costs of your child's education, save for your dream vacation, and more.

Remote account access — We understand your need to access your accounts at any time of day or night. That's why we offer FREE 24-hour phone audio response, convenient ATM access to checking or savings, and free unlimited debit transactions from checking at hundreds of thousands of STAR® merchants. Loan applications and check printing orders can be placed from our web site.

For more information, visit us online at www.hsecu.org, or call 404/965-2740 and ask to speak to a member services representative. You can also e-mail us at hsecu@mindspring.com.

Yes!

I want to enjoy the privileges of membership

Membership is open to all employees and retirees of the Georgia Department of Human Resources, Department of Juvenile Justice, Department of Community Health and other organizations contracted by these departments to perform work that benefits Georgia citizens. Immediate family members of existing members are also eligible to join.

To receive a FREE membership kit or to refer a potential member, call HSE Credit Union at 404/965-2740, ask your payroll clerk for a Membership Information kit, or e-mail the credit union at hsecu@mindspring.com.

To request a membership kit or other information by mail complete and return this form to the credit union.

Name _____

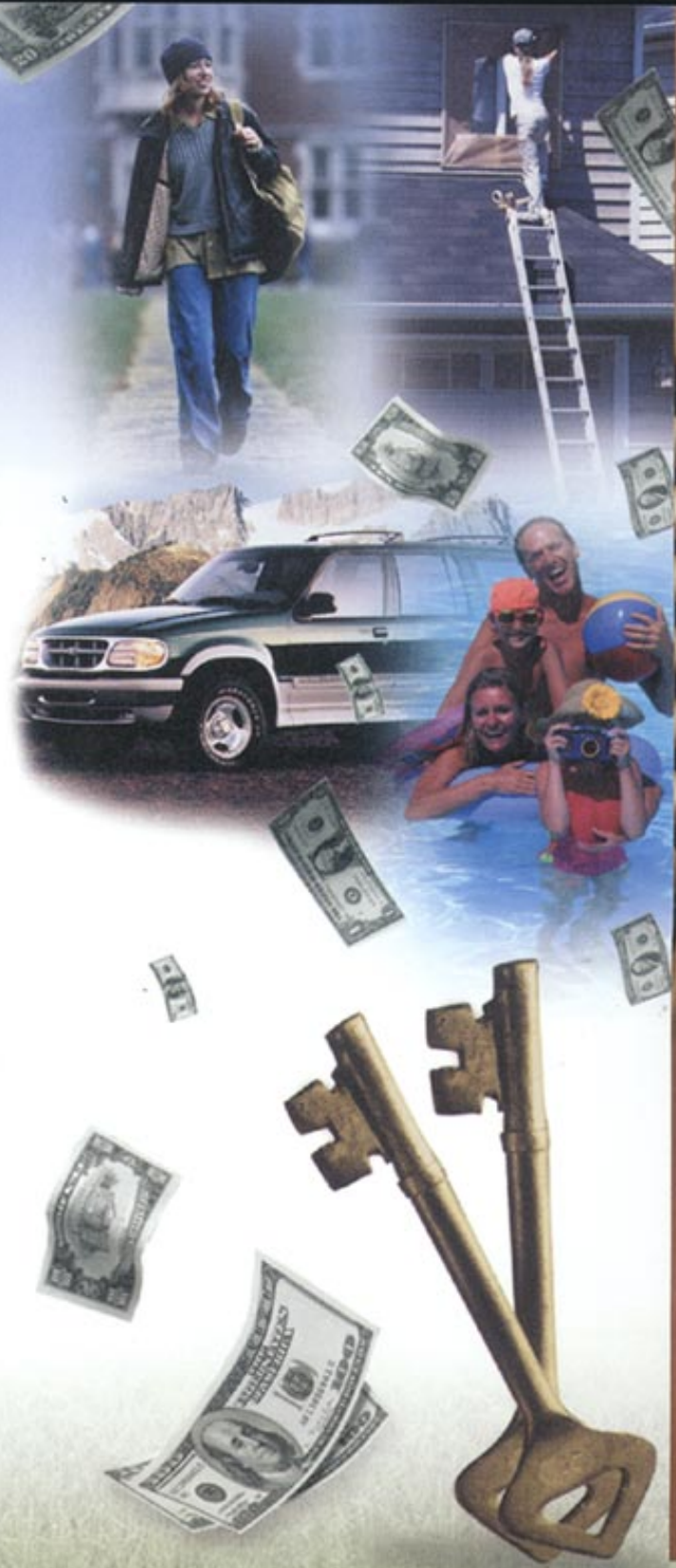
Address _____

Day Phone _____

Employer _____

Please send additional information about: _____

Please cut along dotted line, fold, tape and mail.



H S E
CREDIT UNION

... where membership matters

55 Marietta St. NW #200 • Atlanta, GA 30303
Phone: 404/965-2740 • Fax: 404/965-2745
www.hsecu.org

