

common cents

A News Publication of AllWealth Federal Credit Union ★ Fall 2006



Hamilton City Employees Federal Credit Union has become AllWealth Federal Credit Union!

What Has Changed at My Credit Union.....and Why?

Your Credit Union has changed in order to grow! Growth is important for the Credit Union to improve the quality and affordability of our current products and services. We want to protect the interests of, and improve our services to our existing members by helping the Credit Union prepare for the future.

The Credit Union can now serve anyone who lives, works, worships or attends school in Butler County. To reflect the membership expansion, the name has changed from Hamilton City Employees Federal Credit Union to AllWealth Federal Credit Union.

Why is the new name AllWealth?

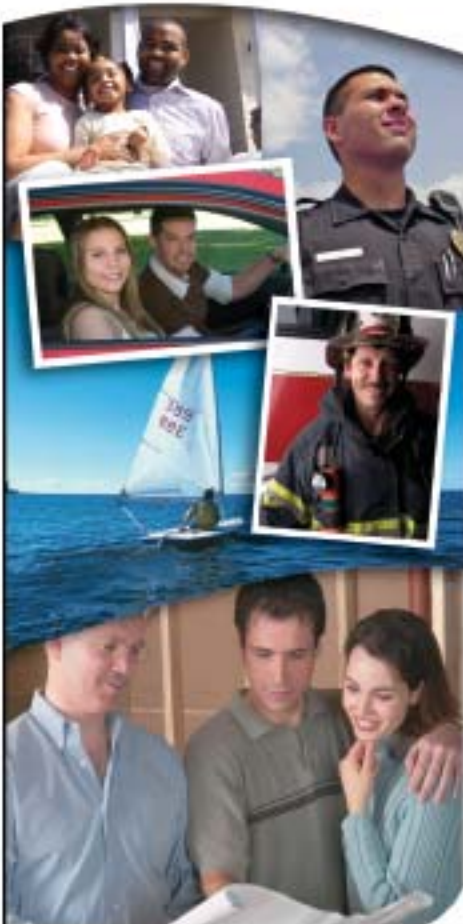
The new name is more inclusive and inviting to new potential members. The history and evolution of the Credit Union, its core members and mission

will forever be the heart of the credit union's purpose. We are proud of our 58-year history. The logo is representative of this, as the star represents our long history of service to municipal and public safety employees and their families. The ribbons represent both the American Flag and the waves of the Great Miami River. The logo colors of brick and nickel further reinforce our mission of Building Wealth through Access to Affordable Financial Products and Services... as brick brings to mind "building" and nickel represents coin, or money for "wealth".

Spread the Word...

Tell your friends, family, neighbors, co-workers, fellow students, and all you know in Butler County to join AllWealth FCU...

Butler County's New Safe, Sound, and Service-Oriented Choice for Affordable Financial Services.



Checking, Savings, Lending, Life.



AllWealth Employees
Front L to R: Sandy Hollenberg, Jessica Welch and Kari Shaw. Back L to R: Christy Lindsey, Judy Burer, Joyce Wells, and Rudy Rattman.



Board of Directors and Officers
Front L to R: Don Huber, Jane Winkler, Sandy Hollenberg, Karen Bowling, Melissa Johnson-Gabbard, and Rudy Rattman. Back L to R: Mike Engel, Ben Ballinger II, Teresa Jones, Jim Boerke, and Mike McDulin.

From Dalton Wealth Management Are you feeling abandoned?

You're not alone. Believe me. Virtually all the new clients I've met with recently bemoan the fact that they feel as if they've been abandoned by their financial advisor. With increasing uncertainty in today's financial markets, these are the times when you most need counsel and reassurance.

When was the last time your financial advisor called you for a review or suggested rebalancing your portfolio? What risk strategies do you have in place to minimize further erosion of your nest egg or college funding plan?

I don't presume to have all the answers – these are, indeed, complicated times. What I do know is that frequent communications with my clients enables me to help them respond to changing market conditions and events



in their personal lives that may precipitate portfolio adjustments.

I would like to offer you a free, no-obligation portfolio review and consultation as a way of introducing my services to you. It would be my privilege to evaluate your current situation in light of your objectives and to offer sound, objective investment advice. And let me assure you that if I can't make a meaningful contribution, you can walk away – no questions asked.

As an experienced financial advisor with Linsco/Private Ledger, I can offer state-of-the-art investment solutions and superior service. In addition, being independent means that I can confidently select and recommend *only* those investments that are best suited for your situation.



David M. Dalton, JD, MBA, CFP®
Financial Consultant &
LPL Registered Principal

To schedule your no-obligation, no-cost portfolio review, please call me at (513) 785-3512.

Help Your Credit Union... Select "Credit" When Using Your Debit Card at Retailers

Did you know that the Credit Union earns interchange income when you select "credit" instead of "debit" at the check-out line when making a purchase? That's right! When you make a retail purchase with your AllWealth (HCE) debit card, tell the cashier to choose "credit". Your Credit Union will earn the interchange income instead of the retail merchant. Thomas Turner. There is no difference to you in how the charge is deducted from your checking account or how it looks on your account or statement. So **CHOOSE CREDIT** each time. When your Credit Union wins, you win.

"AllWealth Federal Credit Union Day" Proclaimed by the City of Hamilton and by Butler County

- ★ Whereas...Hamilton City Employees Federal Credit Union was officially organized on October 22, 1948 as a cooperative to provide savings opportunities and low-cost loans to Hamilton City employees; and
 - ★ Whereas...The Credit Union began its operation with a desk in the city Personnel Office, moved to the Anti-Room just outside the Council Chamber, and to the second floor of the City's Annex at Monument and Court until the building's demolition in 1990, and to its present location at 309 Court Street; and
 - ★ Whereas...This organization has grown from five members in 1948 to over 2,000 members in 2006, and from \$25 in assets to more than \$14 million; and
 - ★ Whereas...For the past fifty-seven years, the Hamilton City Employees Federal Credit Union has been privileged to have many loyal employees and dedicated volunteers who have devoted their time and energies to the growth and prosperity of this organization; and
 - ★ Whereas...The National Credit Union Administration has acknowledged Hamilton City Employees Federal Credit Union as a financially sound institution, dedicated to offering products and services that contribute to improving the economic and social well-being of its members; and
 - ★ Whereas...Hamilton City Employees Federal Credit Union has therefore been approved for an expanded charter enabling it to provide its products and services to all who live, work, worship or attend school in Butler County; and
 - ★ Whereas...The Credit Union hereby changes its name to AllWealth Federal Credit Union to better describe its ability to guide more people in the community towards the path to prosperity through access to affordable credit, high yielding savings options, home ownership, educational opportunities and financial education; and
 - ★ Whereas...On this 28th day of July, 2006, Hamilton City Council and the County Commissioners honored and recognize the Employees and Board of Directors of AllWealth Federal Credit Union: Sandy Hollenberg (Chief Executive Officer), Rudolph Rattman (Chief Financial Officer), Joyce Wells, Christy Lindsey, Judy Burer, Jessica Welch, Kari Shaw, Board of Directors: Michael McDulin (President), James Boerke (Vice President), Michael Engel (Secretary/Treasurer), Jane Winkler, Don Huber, Melissa Johnson-Gabbard, Teresa Jones, Karen Bowling, and Ben Ballinger II.
- And Proclaimed July 28, 2006: "AllWealth Federal Credit Union Day"



City of Hamilton Mayor Don Ryan
presents proclamation to AllWealth
FCU Manager Sandy Hollenberg.

Notice: Board of Directors Nominations

The Nominating Committee of AllWealth Federal Credit Union is currently accepting nominations by petition for individuals interested in running for a Board of Directors position.

There are nine volunteer members on the Board of Directors, each serving three-year terms. Three vacancies exist for this next election which is scheduled to be held at the general membership meeting on March 6, 2007. Any member in good

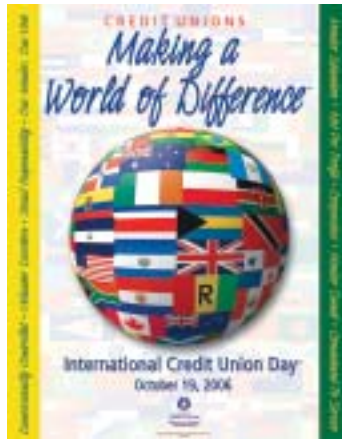
standing is eligible to run for a board position.

Your application must include a minimum of 22 signatures of Credit Union members in good standing. Applications by petition are due January 16, 2007 to:

Chairman of the Nominating Committee
c/o AllWealth Federal Credit Union
309 Court Street
Hamilton, Ohio 45011

TAKE THE STRESS OUT OF YOUR FINANCES WITH A FREE 10-MINUTE RELAXATION MASSAGE

Celebrate International Credit Union Day at AllWealth Federal Credit Union October 19, 2006. Come into the office and enjoy refreshments and free relaxation massage. Massages will be provided on a first come, first served basis as time permits. Massages will be offered between the hours of 11:00 a.m. and 2:30 p.m. Massages are provided by professionals from Therapeutic Massage & Associates.



educational services, giving them opportunity to improve their lives. In Afghanistan, where women were once denied basic human rights, including rights to education and employment, credit unions give women the opportunity to become members, work at the credit union, and serve on the board.

In the United States the American Dream means something different to everyone. The dream of being financially secure is too often illusive for many Americans. Credit unions are committed to a social responsibility of helping members and communities in pursuit of their American Dreams. Providing everyday financial products and services with emphasis on affordability and member education is how credit unions are enriching the lives of people they reach.

Celebrate with us at AllWealth Federal Credit Union. Help us lay the path to prosperity for anyone in Butler County as we provide access to affordable credit, saving opportunities, home ownership, educational opportunities and financial education.

It's Time to Budget for 2007. Let AllWealth help!

Make it a New Year's Resolution to organize your finances. Track where your hard-earned money goes! Budgeting does not mean having less; it means doing more with what you have. Your budget should change as your needs, wants and resources change.

Ask an AllWealth employee for a Budget

Blueprint. Use the charts and pointers in the blueprint to break down your expenses and income in order to scrutinize, analyze and realize your own resources in order to reach your goals. Ann Reed. Take advantage of this educational and organizational tool from AllWealth. Another advantage in belonging to a Credit Union!



Products and Services

- > New and Used Vehicle Loans
- > Vehicle Pricing Services
- > Home Equity Loans and Lines of Credit
- > First Mortgage Loan Options
- > Boat Loans
- > Motorcycle Loans
- > Recreational Vehicle Loans
- > Mobile Home Loans
- > Student Loans
- > Unsecured/Signature Loans for any Purpose
- > VISA Credit Cards
- > Overdraft Protection Lines of Credit
- > Share-Secured Loans
- > On-line Loan Application and Decisions on Selected Loan Types
- > Loan Pre-Approvals
- > Financial Planning Consultations
- > Savings/Regular Share Accounts
- > Free Checking/Interest-Earning Share Draft Accounts
- > Overdraft Protection and Courtesy Payment of NSF Checks
- > ATM Cards with Immediate Transaction Posting
- > No-Surcharge ATM Access at over 4,000 ATMs Nation-wide
- > Debit/Checkcards Immediate Transaction Posting
- > No Fee for Teller Deposits
- > CD/Term Share Certificates
- > Money Market Accounts
- > IRAs
- > Christmas Savings Accounts
- > Vacation Savings Accounts
- > Internet Banking (immediate transaction posting)
- > Bill Payment Service
- > Direct Deposit, ACH, Payroll Deduction
- > Wire Transfers
- > Free Notary Service
- > 24-Hour Telephone Teller
- > Cash Services
- > Free Check Cashing
- > Cashier Checks
- > Money Orders
- > Travelers Cheques
- > U.S. Savings Bonds
- > Insurance – Credit Life and Disability, Accidental Death and Dismemberment, GAP
- > Night Deposit Box

Is Your Checking Account at AllWealth?

If you do not have a checking account at AllWealth, we advise you to look into the fees and charges you are paying at the financial institution where you have your checking account.



Is your checking account balance earning interest? It can at AllWealth when you keep \$200 or more in your account.

Are you paying monthly maintenance or service fees for the account? You won't at AllWealth.

Do you have a monthly fee-free FREE ATM and Debit Card to access your checking account? You can at AllWealth.

Are your overdrafts covered when you make a mistake? They can be at AllWealth.

Can you access your account 24/7 online for free? You can at AllWealth.

Can you access your account 24/7 by phone for free? You can at AllWealth.

Did you know you could get your first 50 checks free if you switch to AllWealth? You certainly will!

Contact a Member Service Representative to help you switch your account. We make it easy for you.



Loan Rates*

RATES AS LOW AS*

New Vehicles

24mos	36mos	48mos	60mos	72mos	84mos	96mos
5.05%	5.30%	5.30%	5.80%	6.30%	6.55%	6.80%

*Dependent on individual credit score, credit union relationships, and method of application.

Boat Loans 84mos as low as 6.40%

Motorcycle Loans up to 72mos as low as 7.4%

Motorhome Loans up to 96mo as low as 7.0%

Closed-End Signature Loans 36mos as low as 11.90%

Debt Consolidation Loans 48mos as low as 12.00%

Holiday Loans 10mos as low as 8.00%

Holiday Loans 12mos as low as 10.00%

VISA® credit cards (no annual fee) 9.99%

Overdraft Protection Lines of Credit 18.00%

Second Mortgage Fixed Rate Loans as low as 6.90%

Home Equity Lines of Credit (variable rate) as low as 8.25%

*Rates as of 5-5-06. Subject to change without notice. Dependent on individual credit scores and loan maturity.



Holiday Loans

The gift-giving season is just around the corner.

Plan ahead to have the cash you need to capture the perfect gift for each person on your list. Let AllWealth FCU's Holiday Loan help you stay on budget by providing a holiday loan on a convenient term of 10 or 12 months at special rates. Remember an AllWealth Visa card to also help you conveniently get ready for the holidays. Call or stop by to arrange for a loan that meets your needs.

Do You Know What Interest Rate You Are Earning On Your Regular Shares?

AllWealth Federal Credit Union takes pride in the credit union mission and philosophy built on the ideal of providing a better alternative to the common person. In the present economy, with savings interest rates being at all-time lows, AllWealth has remained in many cases two and three times higher than market in what is paid to members on their regular shares or savings. With competition in "shopping" for the highest share certificate rates, savers often overlook the money kept in regular shares and what it earns. Compare your AllWealth Federal Credit Union rates today...and call a service representative anytime to inquire further.

It PAYS to Read *common cents*... You Could Win \$25!

Read your *common cents* newsletter carefully and read between the lines! If you spot your name, other than in the appropriate context of an article, contact the credit union by November 30, 2006 and win \$25.

Credit Union Hours and Closings

Monday through Friday
9:30 a.m. – 5:30 p.m.
(513) 868-5881

Always Open:
Online at www.AllWealth.org
Over the phone at
CUConnect Phone Teller
(513) 785-2404

The credit union will be closed:
November 23,24
December 25,26