

HOLLEY CREDIT UNION

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www.holleycreditunion.org

1107 Mineral Wells Avenue
P.O. Box 398 • Paris, Tennessee
2nd Quarter 2017

HOLIDAY CLOSINGS

LABOR DAY
September 4th 2017

STATS

ASSETS53,631,508
SHARES47,379,820
LOANS41,179,392
MEMBERS 6,679

LOAN RATES

New Vehicles

Rates starting at up to 72 months

3.50%

Current & Previous Year Vehicles

3.50%

Effective date of May 1st, 2017

HOURS

Mon., Tues., Thurs. 8:00 - 4:30
Wednesday 9:00 - 4:30
Friday 8:00 - 5:00



Safe Surfing 101: How To Protect Your Kids On The Internet



Your kids are growing up in the age of technology. They likely spend hours on electronic devices, and use the Internet for various purposes from homework to social networking to learning about hobbies to listening to music or watching videos, and much more.

Technology is no doubt a useful learning tool for children of all ages, but certain aspects, especially the Internet, can be scary and even unsafe. Inappropriate websites, online predators, and cyberbullies can make the web a dangerous world for your little ones and teens.

It's vital that parents take the time and initiative to protect their children from the evils of the Internet. The Federal Bureau of Investigation (FBI) has some valuable tips to help parents protect their kids as they surf the web at home, at school, at a friend's house, or anywhere:

- Monitor your children's use of the Internet, on the computer AND cell phone.
- Tell kids why it's so important not to disclose personal information online.
- Check kids' profiles and what they post online.
- Ask about the people they're communicating with online.
- Explain that once images are posted online, they are public and can never be deleted.
- Never allow kids to post photos without your knowledge and consent.
- Make it a rule that your kids can NEVER meet anyone in person without your prior knowledge and consent. If a meeting is agreed upon and planned, you should be present.
- Remind kids to only add people they know in real life to their contact lists.
- Encourage kids to choose appropriate screen names or nicknames.
- Talk about creating strong passwords.
- Stress the differences between acceptable versus potentially risky websites.
- Talk about cyberbullying and how to avoid it.
- Immediately report strange activity.

RECIPE

SQUASH DRESSING

2 cups squash, cooked, drained, & mashed
 1 egg beaten
 1/2 cup chopped onion
 1 can cream of mushroom or chicken soup
 2 cups packed cornbread crumbs
 1/2 stick margarine/butter
 1 Tbs sage
 Salt & Pepper to taste

Boil about 6 cut up squash to get the 2 cups. Mix all ingredients and bake about 30 minutes in a buttered dish at 400. This is also good to add cooked chicken to the mixture.

Savings Club Can Make Vacation Dreams Come True

If you're dreaming of a special vacation, but don't think you can afford it, join the club—the Vacation Club at the credit union, that is. Money experts agree that earmarking funds is one of the best ways to save. Make it easy by using payroll deduction or an automatic transfer to regularly add money to the account. What you don't see, you don't miss.

Get the whole family involved, too. Have the kids decorate a box or jar with images of your vacation destination. Then use it to collect spare change as well as discretionary funds—money saved by eating in and renting or streaming a film instead of going out for dinner and a movie. Periodically, take the money and deposit it in your Vacation Club account at the credit union. Working together to save for your vacation will make playing together even more fun.

Tips To Securing Your Home Before A Trip

By following these home security tips, you can have peace of mind while traveling knowing you've taken the right steps toward keeping your home secure:

- Ask a trusted neighbor to watch your property and report suspicious activity.
- If possible, have a trusted friend or family member stay at your home.
- Have a car park in the driveway each night. Often a neighbor won't mind parking in your spot.
- If trash day comes while you're on your trip, ask a neighbor if they can pull your cans out and bring them back in after the trash is taken.
- Install automatic timers on lights, TVs and radios to give the impression someone is home.
- Ask a neighbor to collect your mail and newspaper delivery everyday.
- Make sure you lock all doors and windows.
- Keep the trees and shrubs trimmed to allow for good natural surveillance of your property.
- Put motion detectors on your outside lights.
- Let neighbors, family, and friends know when you plan to return from your trip.

Keep Your Savings Intact With A Share Secured Loan

You've worked hard to build up your savings account: Foregone the daily latte, cut the cable cord, avoided trips to the mall. So now, make your savings work for you. If you need emergency cash and don't want to raid your savings or use a high-interest rate credit card, it's time for a Share Secured Loan from the credit union. Here's how it works: You use your share savings as collateral for a loan. Because you have pledged your savings against a potential default, you will receive a lower interest rate than on an unsecured loan - like a credit card charge or cash advance. You'll get the cash you need for that unplanned expenditure—replacing the refrigerator or repairing your car—and your savings remain intact for your long-term goals—a vacation, college expenses, and retirement.

Once you've paid off the loan, keep a good thing going by adding the payment amount to your savings. Use automated transfer or payroll deduction to make saving painless. Contact the credit union and ask about a Share Secured Loan today.

Does Your Home Need A Fix-Up?

Spring home improvement project still on the 2017 to-do list? It's not too late to feather your nest. Need to spruce up the patio or the deck for summertime entertaining? Time to update the kitchen or the bathroom? Add insulation to whittle those energy bills down to size? Home improvements not only make your space more livable, but also can protect your investment in your home. With housing prices trending back up, you can add more value to your home than you could just a few years ago because chances are, you have accrued more equity.

A Home Equity Loan from the credit union can make it happen. So whether it's a modest do-it-yourself project or a refurbishment of the kitchen that requires professional help, call on the credit union for your financing.