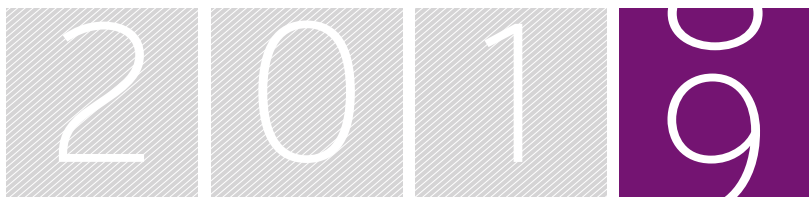




HEADLINES

A Newsletter for Members of Hanesbrands Credit Union

STRONG. STABLE. SERVICE DRIVEN. FOR MORE THAN 80 YEARS!



Start the New Year Off Right with Financial Planning

Through our partner, CUSO Financial Services L.P., (CFS)*, we can now offer you access to a licensed CFS Financial Advisor, who will provide personalized advice, objective guidance and focused dedication to help you meet your unique goals.

With the many financial stages you will experience in your lifetime, it's nice to know there is someone who has your best interest at heart. Services include: retirement planning, 401(k) consultation and rollovers, IRAs, estate planning, life and long-term care insurances, brokerage services and Social Security and Medicare consultations.

To schedule your complimentary financial review today, please call (336) 293-3082 or email scritz@cusonet.com.

*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. Hanesbrands Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members.



Mark your calendars now—our 81st Annual Meeting will take place March 20, 2019, at 5:30 pm at the Main Office, 5995 Museum Drive. We hope to see you there!

Attending the Annual Meeting is an excellent way to learn more about your credit union. A light buffet will be served, and door prizes will be awarded.

Election Information: If you would like to nominate a member for the Board of Directors, please contact a Nominating Committee member: Bruce Bowers or Damian Birkel.

You can also nominate someone by a petition signed by at least 100 members, accompanied by a certificate from the nominee indicating acceptance of the nomination.

Nominations must be filed with the credit union secretary no later than January 22, 2019.



We look forward to serving you in 2019.

Please fill out and return the survey on the reverse.



DANCE PAST YOUR LOAN PAYMENT

HBCU SKIP-A-PAYMENT is an option to get extra cash for whatever you need for the month. HBCU encourages members to make good financial decisions, but events happen, needs occur and sometimes you need a break. Using the **SKIP-A-PAYMENT** option can help you meet that need. Eligible members with qualifying loans are permitted to **SKIP** two loan payments a year.*

To participate in the **SKIP-A-PAYMENT** program, go to **IT'S ME 24/7**.

*Participating requires a \$25.00 fee per loan payment skipped, with a maximum of six skipped payments over the life of the loan.



HOLIDAY & BUSINESS CLOSINGS

- New Year's Day
Tuesday, January 1, 2019
- Martin Luther King Jr. Day
Monday, January 21, 2019



KEY TRENDS—NOVEMBER

	2018	2017
Net Worth Ratio[†]	13.57%	12.61%
Assets	\$42,740	\$44,814
Loans	\$15,350	\$13,184
Savings	\$37,052	\$39,243

[†]Your credit union is classified as a well-capitalized credit union.

THE RATE CONNECTION

Borrowing New & Used Cars & Trucks
As Low As 2.25% APR*
Matt Miller at (336) 776-6932,
Leigh Ann Rutledge at (336) 776-6946 or
Kathy Alexander at (336) 776-6959

Great Rates

*APR=Annual Percentage Rate.





Preventing Debit Card Fraud

Consumer use of debit cards is surging in popularity and, unfortunately, so is debit card fraud. To avoid becoming a victim of debit card fraud, the American Bankers Association* offers these tips:

- Check your credit union statements immediately. Make sure all payments are yours.
- Periodically check your account balance and transactions by utilizing online banking, by telephone and at the ATM.
- Contact your credit union immediately if your card is lost, stolen or subject to fraudulent use.
- Keep a record of card numbers, PINs, expiration dates and 1-800 numbers for banks, so you can contact the issuing bank easily in case of theft.
- Memorize your PIN. Do not use your birth date, address, phone number or Social Security number. Never store your PIN with your card, and do not make it available to others.
- Keep your receipts. You'll need them to check your statement. If they have your account number on them, tear up or shred receipts before throwing them away.
- Mark through any blank spaces on debit slips, including the tip line at restaurants, so the total amount cannot be changed.
- Know your limits. Many issuers limit daily purchases and withdrawals for your protection.
- Do not use an ATM if it looks suspicious; it could be a skimming device.
- Be wary of those trying to help you, especially when an ATM "eats" your card; they may be trying to steal your card number and PIN.
- Do not give your PIN to anyone over the phone. Often thieves steal cards and then call the victims for their PINs, sometimes claiming to be law enforcement or the issuing bank.

For more tips and information, visit the Federal Trade Commission's website at www.ftc.gov.

*Adapted from ABA article.



As part of our continuing effort to provide the best possible service and products, we want to hear from you. Please take a few minutes to fill out the brief survey below. A \$3.00 deposit will be added to your account to cover postage/handling. We appreciate your time and thank you for your assistance!

Mail the completed survey to:
 Member Comments
 Hanesbrands Credit Union
 5995 Museum Drive
 Winston-Salem, NC 27105

Hanesbrands CU Member Survey

	Disagree				Agree
I was treated in a friendly, courteous and professional manner.	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5
The service provided was accurate and timely.	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5
My expectations were met for the service I received.	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5

New services you would like the credit union to offer:

Other Comments:

HANESbrands CREDIT UNION

Phone..... (336) 519-7528
 Fax..... (336) 776-6924
 Toll-Free..... 1-888-222-7528

Audio Response..... 1-855-822-6448

Web Address..... www.hbicu.org

Main Office (open all day)
 5995 Museum Drive
 Winston-Salem, NC 27105

Lobby Hours
 Monday-Thursday..... 8:30 am-5:00 pm
 Friday..... 8:30 am-5:30 pm

Drive-Thru Hours
 Monday-Thursday..... 8:30 am-5:00 pm
 Friday..... 8:30 am-5:30 pm

Deposit-taking ATM available 24/7.

Oak Summit Office
 (serving on-site members only)

Monday-Friday..... 8:30 am-1:15 pm

