



Harrington Bank

COMMUNITY FOCUS

Locally Owned • Progressive • Different

Winter 2012

Grant Money is Available

Are you a first-time homebuyer or are you interested in making energy efficient improvements to your home?

Harrington Bank now offers matching grant funds of up to \$5000 towards the purchase of your first home.

For every \$1 that you contribute toward the purchase transaction, we will match \$4, up to \$5000. This grant money may be used for down payment and/ or closing costs.

Our energy efficiency and weatherization grant provides up to \$15,000 for improvements to an existing owner-occupied



home. Eligible improvements include but are not limited to exterior doors, heating and air conditioning systems, insulation, hot water heaters, roof, windows and low flow plumbing fixtures.

In order to qualify, you must be approved for a first mortgage loan with Harrington Bank. Certain income restrictions apply. Contact your local Harrington Bank branch for more information. ☎

Cost Cutting Tips

Start off the New Year on the right foot with these tips. Check back next time for more ways to save!

- Heating can account for almost half of the average family's winter energy bill. Make sure your furnace or heat pump receives professional maintenance each year.
- Wash your car at a commercial carwash. They reuse their water and prevent oil and grime from entering the sewer system.
- Instead of sending old rugs, towels and blankets to the landfill, donate them to your local animal shelters.
- Postpone laundry and dishwashing until nighttime to avoid generating extra heat in your home. Also, consider taking advantage of the warmer air and dry your laundry outside. ☎



2012: Year of the Skimmer

Fraud losses linked to card skimming are quickly hitting epidemic proportions. Skimming is the theft of credit card information used in an otherwise legitimate transaction.

The thief can procure a victim's credit card number using basic methods such as photocopying receipts or more advanced methods such as using a small electronic device (skimmer) to swipe and store hundreds of victims' credit card numbers. Protect your credit and debit cards by following these important safety tips:



- Look for possible fraudulent devices attached to an ATM or other card swiping terminal
- Shield the key pad when entering your pin from other viewers or cameras
- Make certain your Internet shopping sites are secure
- Never disclose information about your card in response to an unsolicited email, phone call, or request
- Review your account statements for unauthorized transactions and report any errors or unauthorized transactions immediately

Community Giving Program

Harrington Bank is proud to introduce the Community Giving Program. Through the Community Giving Program, Harrington Bank will make a donation to one local non-profit organization for every personal checking account opened in their branches. Bank customers will have the opportunity to join in and make their own contributions to local non-profits from any bank branch.

“As a community bank, our mission has always been to serve the people of our local community. The Community Giving Program is one way we can expand our support of local non-profits,” said Harrington Bank President and CEO Larry Loeser.

Robert Dowling, Executive Director of Community Home Trust, a non-profit organization in Carrboro said, “We are proud to partner with Harrington Bank to service the loan needs of people in our community. The launch of the Community Giving Program is further proof of Harrington Bank's dedication to the local community as well.”

In addition to financial support, Harrington Bank will also promote local non-profits through in-branch, online, and printed communications with their customers and employees. Steven Warnock, Executive Director of Project Compassion in Chapel Hill said, “Small non-profits, such as Project Compassion, depend on much more face-to-face interactions and relationship building to promote our mission. Harrington Bank, through their Community Giving Program, is helping us promote who we are and thus introducing Project Compassion to even more potential volunteers and supporters. It's a great example of how local non-profits and businesses can work together to promote community.”

The three featured non-profits for this quarter include NC Prevention Partners, Triangle Game Initiative, and Community Home Trust.



NC PREVENTION
PARTNERS™



triangle game initiative

