

Huntington Area Postal FCU

VOLUME 56

JANUARY 2006

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FEE-FREE ATM LOCATIONS:

CHHFCU 1340 Hal Greer Blvd.

UFCU 317-31st Street
#1 Highlander Way
117 Mall Road, Barboursville

CCSSFUCU 2300 US Rt. 60 E., Ona

TFCU 416 Main Street

HFCU 481 W. 8th Avenue
555 W. 14th Street
McGinnis Drive, Wayne

MCU 215-18th Street

HAPFCU 500 Virginia Avenue
3570 Route 60 E., Barboursville

AIFCU 11631 Rt. 23, Catlettsburg, KY

TFCU 29501 Mayo Tr. Catlettsburg, KY

DFCU 2915 S. 3rd St., Ironton, OH

STAR FCU 607-3rd Avenue



We are an equal housing lender. We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

Your savings federally insured to \$100,000

NCUA

National Credit Union Administration, a U. S. Government Agency

BACK BY POPULAR DEMAND!

You talked, we listened! Free checks are back!

That's right! As of January 1st, any member that has an electronic (ACH) direct deposit posted to their checking account during each monthly statement cycle will receive the basic check design at no cost.

If you choose a more elegant check design, we will pay the first eight dollars (\$8) towards that box of checks.



HAPFCU's 81st Annual Meeting

Our 81st Annual Meeting will be held Saturday, April 1, 2006 in the Big Sandy Superstore Arena. Tickets for the dinner will be available for you to purchase soon. If you do not plan on eating dinner, you may still attend the meeting at no charge. Check with your local HAPFCU office for ticket prices and availability. Get yours early as they sell-out quickly and seating is limited.

****OFFICIAL NOTICE TO ALL MEMBERS****

HAPFCU will host its 81st Annual Meeting on April 1, 2006.

Nominations by petition for Board of Director are now being accepted. There are three (3) positions to be filled. The petition must be signed by 80 members. The election will not be conducted by ballot and there will be no nominations from the floor when there is only one (1) nominee for each position to be filled. All nominations must be submitted to the Secretary of the Nominating Committee by February 15, 2006. To receive complete details of the election process and qualifications for the position of Board of Director, please contact the credit union at 304/522-9450.

****ABSENTEE BALLOT NOTIFICATION****

To receive an absentee ballot, contact the credit union on or before March 1, 2006.



*We have a loan that
can help you get
more out of life.*



Individual Retirement Accounts

Now is the best time to invest in your future. By planning for tomorrow today, you help insure a secure retirement. Because your IRA earnings may be tax sheltered, the sooner you contribute, the faster your investment dollars grow.

HAPFCU offers Traditional, Roth and Education IRA's that earn market rates of interest in any certificate of deposit. The Traditional IRA is an account that allows you to defer taxes on the earnings on your contributions until they are withdrawn. The Roth IRA allows only nondeductible contributions and features tax-free withdrawals for certain distribution reasons after a five-year holding period. The Coverdell Education Savings Account is a nondeductible account that features tax-free withdrawals for a very specific purpose—a child's education expenses.

Stop by your local HAPFCU office and let us help you start planning your new savings strategies now.

Income Tax Loans

We're proud to help our members grow and prosper with loan packages tailored to their needs.

And right now, take advantage of our annual income tax loan. This loan is for up to a twelve (12) month term with an interest rate of 8.95% APR. Bring us your completed tax return showing the amount of your refund being direct deposited to your share account, or the amount of taxes you have to pay this year, and we will loan you up to that dollar amount.

Whatever the reason, when extra cash is what you need, come in and talk with one of our experienced lenders.

J.P. Hutchinson Memorial Scholarship

This scholarship program was established in March of 1996 to recognize enrolled high school seniors or enrolled college students who are members of the Huntington Area Postal FCU. The goal of this program is to promote higher education for members of HAPFCU. We hope that through the "Scholarship Award Program," it will serve as an incentive to students to actively participate in campus activities, compete athletically and focus on academic achievement.

The applicant must be a member of HAPFCU for twelve (12) months and enrolled in high school or college. Pick up an application in any office and return by May 4, 2006.

Membership Training



Beginning Thursday, January 12, 2006, and continuing on the second Thursday of every month thereafter, we will be offering classes to our members on different subjects. These classes will be conducted in the community room in our Barboursville office. Appetizers will be served at 5:30 p.m.; the conference will be from 6:00 p.m. to 7:00 p.m.; questions/answers will be from 7:00 p.m. to 7:30 p.m. Seating is limited, so enroll early.

January's topic will be titled "Get to Know Your Credit Union." Our employees will be there to introduce you to the credit union and our services.

In February, our Compliance Department will enlighten you on "Budgeting and Taxes."

Ever wonder how a creditor decides whether to grant you credit? Well, in March, Kelly Frazier from Trans Union will be here to talk to you about "Credit Scoring."

If there is a subject you would like to see discussed in the future, please call Tee Roy at ext. 322 and let her know!

Life Savings or Share Builder?

*Make the
choice that best
fits your
financial needs.*

You have always been a Life Savings member; however, we have made some changes to our share accounts that give you the option of keeping your primary share account as a Life Savings or changing to Share Builder benefits.

Life Savings accounts provide life insurance to the primary owner of the primary share account in the amount of up to five thousand dollars (\$5000) at no cost to the member.

Share Builder accounts do not carry life savings insurance coverage, but pays a higher dividend rate.

Existing member accounts will continue to carry life insurance benefits until you contact us and decide to make a change to a Share Builder account. You have until June 1, 2006 to decide which account best suits your needs.

If you're still undecided, come and speak with one of our member service representatives.

Important Notice Concerning Visa Credit Cards . . .

Effective with the March 2006 billing cycle, the interest rate charged on Visa credit card accounts will be as low as 10.99% APR. This change affects all existing accounts as of this date.

Mailing address:

P.O. Box 9408
Huntington, WV 25704

Physical addresses:

500 Virginia Avenue, Huntington, WV
3570 Route 60, Barboursville, WV
1140 Carter Avenue, Ashland, KY

Telephone numbers:

304/522-9450—Huntington
304/733-9450—Barboursville
606/325-2568—Ashland
800/253-4708—toll free
304/522-9450 ext. 8—MARIA
800/253-4708, ext. 8—MARIA

Hours:

Monday, Tuesday & Thursday

8:30 a.m.—5:00 p.m.

Wednesday

10:30 a.m.—5:00 p.m.

(Ashland: 11:00 a.m.—5:00 p.m.)

Friday

8:00 a.m.—6:00 p.m.

(Ashland: 8:30 a.m.—5:00 p.m.)

Saturday

Huntington and Barboursville drive-thru only

10:00 a.m.—2:00 p.m.



2006 Holiday Schedule

Monday, January 2	-	New Year's Day
Monday, January 16	-	Martin Luther King, Jr. Day
Monday, February 20	-	President's Day
Monday, May 29	-	Memorial Day
Tuesday, July 4	-	Independence Day
Monday, September 4	-	Labor Day
Monday, October 9	-	Columbus Day
Friday, November 10	-	Veteran's Day
Thursday, November 23	-	Thanksgiving Day
Monday, December 25	-	Christmas Day

Services Available

- | | | | |
|-----------------------------------|--|--------------------------------------|-----------------------------|
| ✓ share accounts (savings) | ✓ ATM's (Alliance One) | ✓ free notary service | ✓ night depository |
| ✓ share draft accounts (checking) | ✓ M.A.R.I.A. (24-hour audio response) | ✓ traveler's/official/cashier checks | ✓ payroll deduction |
| ✓ overdraft protection | ✓ drive-thru windows | ✓ savings bonds | ✓ postage stamps |
| ✓ free limited life insurance | ✓ loans | ✓ family membership | ✓ drive-thru mail box |
| ✓ unlimited checks | ✓ credit disability insurance | ✓ share certificates of deposit | ✓ quarterly newsletter |
| ✓ Visa debit/credit card | ✓ paid share insurance (up to \$5000;
decreases after age 55) | ✓ IRA's (various) | ✓ electronic statements |
| ✓ on-line banking/bill pay | ✓ Christmas/Vacation Club | ✓ Ambassador Club (seniors) | ✓ YMCA membership discounts |
| ✓ direct deposit | | ✓ Postal Pup Club (children) | ✓ fax services |