

**Our new mission statement is
TO MAKE OUR MEMBERS DREAMS OUR FIRST PRIORITY!**

Volume 65

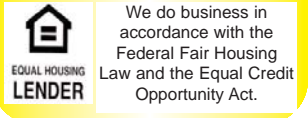
April 2008

IN THIS ISSUE:

- Car Special
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- Roth IRA's
- Budget Problems
and more!

FEE-FREE ATM LOCATIONS:

- AIECU**
11631 Rt. 23, Catlettsburg, KY
1300 Central Ave., Ashland, KY
1225-13th St., Ashland, KY
- CHHEFCU** 1340 Hal Greer Blvd.
1204 Hal Greer Blvd.
- DFCU**
2915 S. 3rd St., Ironton, OH
455 Armco Rd., Ashland, KY
- HAPFCU** 500 Virginia Avenue
3570 Rt. 60 E., Barboursville
- HFCU** 481 W. 8th Avenue
555 W. 14th Street
Walmart Plaza, Wayne
- MCFCU** 215-18th Street
- MCKCU**
1315 Cannonsburg Rd., Ashland KY
1000 St. Christopher Dr., Ashland, KY
145 Russell Rd., Ashland, KY
- STAR FCU** 607-3rd Avenue
1540 Spring Valley Drive
- TCFCU** 416 Main Street
1040 Adams Avenue
29501 Mayo Tr., Catlettsburg, KY
- TOWN SQUARE BANK**
9431 US 60, Ashland, KY
621 MLK Jr. Blvd., Ashland, KY
- UFCU** 317-31st Street
#1 Highlander Way
117 Mall Rd., Barboursville
2300 US Rt. 60 E., Ona
- WVFCU** 2600-5th Avenue




**I'M BACK AGAIN FOR THE
APRIL CAR SPECIAL!**

You've waited long enough. It's back and it's your opportunity to be in that special vehicle this spring. Beginning Monday, April 14th through Wednesday, April 30th, you'll have plenty of time to find a deal and visit us for one of our low rate vehicle loans. Our loan officers will be waiting to see you in Ashland, Huntington and Barboursville.




HAPFCU HAS YOU COVERED BUMPER TO BUMPER!



Now get financial protection against unexpected and expensive auto repairs!

We've teamed up with Route 66 Warranty that has a complete line of coverage designed to keep your vehicle on the road. Even the most reliable vehicle can develop a mechanical problem, that's why so many people depend on Route 66 Warranty. No matter where you travel in the United States, they protect you against major mechanical expenses and there is NO DEDUCTIBLE on covered parts and labor. All of their plans come with a 24 hour/7days a week Emergency Roadside Service.

If you're a holder of a Route 66 protection plan and repairs are necessary or questions arise, simply call them prior to any repairs and they'll take care of it from there . . . it's that simple.

Ask any employee about this protection, today!



Does your child or grandchild have a job this summer?

If so, consider making a Roth IRA payin for him or her. You can contribute as much as the child earns, even for wages you paid to him or her for working in your business, up to a maximum of \$4000. If you give the child the money for the contribution, that sum is counted toward the \$12,000 annual gift exclusion (\$24,000 for married filers).

The Roth can be a nice retirement nest egg. For example, a 16-year-old with \$4000 in a Roth that grows 8% a year will have \$173,000 at age 65 and \$255,000 by age 70. These amounts become significantly larger if the child works for a few summers and contributions are made each year.

Roths have some important tax advantages*. Payouts after age 59 1/2 are tax free and annual payins can be pulled out tax free at any time, so the child can use them to help pay for college or buy a first home.



***HAPFCU is not a tax advisor. Please consult your tax preparer for legal advice.**

E-ACCOUNTS ARE THE WAY OF THE FUTURE

- no service charge fee
- only requires a \$10 opening deposit
- requires e-statements
- free Visa debit card*
- free unlimited ATM/POS transactions (using Alliance One ATM)
- no fee 24-hour MARIA access
- unlimited "free" bill pay

***based upon your credit performance**

HAVING BUDGET PROBLEMS?

We are proud to announce another great free service to our members. We now offer Certified Financial Counselors in our Ashland, Huntington and Barboursville offices. They can provide confidential counseling to you and your family and will work with you to develop a spending plan to meet your financial goals. They can help you develop both short and long term financial strategies for you to overcome and meet your goal. They can help you consolidate your credit card debts, lower payment amounts, and even reduce or eliminate interest and fees. A counselor will review your credit report with you, making sure you know your rights.



Call 522-9450 today and schedule an appointment with *Brent, Tiffany* or *Jane*.



16th ANNUAL LETTER CARRIERS FOOD DRIVE

It's that time again to help fill the Huntington Food Bank Pantry. The letter carriers will be collecting non-perishable food items Saturday, May 10th. To kick off the event, we will have a cook-out Friday, May 9th from 11:00 am to 2:00 pm at our Huntington office. Bring your non-perishable food items and we'll serve you lunch. The DAWG, 93.7 FM, will be here with prizes and we'll have a few surprises ourselves.

Be sure and attend. You feed the needy and we'll feed you!



We've teamed up with Texas Roadhouse in Ashland, Kentucky to honor mothers on Sunday, May 11th beginning at 11:00 am. The first 1500 mothers arriving for lunch will receive a beautiful carnation.

HAPPY MOTHER'S DAY!

DEAL OR NO DEAL AT THE HUNTINGTON MALL!

HAPFCU, the Huntington Mall and Magic 97.9 FM joined together Saturday, December 22nd with one lucky winner taking home \$1000 cash and two VIP tickets to a live taping of Deal or No Deal in Los Angeles, California. J.B. Miller from Magic 97.9 FM emceed the event and our very own CEO, Janet Sowder, portrayed the banker.



Mr. George Ball took the deal and walked away with a suitcase, but by the end of the game, Mr. Ball's wife, Vicki, had won the Grand Prize and they were ready to go on a lifelong dream of driving cross-country.

If you missed out on this, don't worry. In August, HAPFCU accompanied with the Huntington Mall and Magic 97.9 FM will sponsor a back-to-school rendition of "Are You Smarter Than A Fifth Grader?" Watch for details in our July newsletter.

WILLING WORKERS RUMMAGE SALE

Help our Willing Workers raise funds for their community projects. Simply clean out your closets and garages now and drop-off your items at any of our three office locations.

The rummage sale will be held Saturday, May 3rd from 8:00 am to 2:00 pm at our Huntington office. Refreshments will be available. Prepare to shop, rain or shine!

Thank you for your donations and supporting the Willing Workers.

2008 2nd & 3rd Quarter HOLIDAY SCHEDULE

Monday, May 26 * Memorial Day
Friday, July 4 * Independence Day
Monday, September 1 * Labor Day

Mailing Address:

P.O. Box 9408
Huntington, WV 25704

Physical Addresses:

500 Virginia Ave., Huntington, WV
3570 Rt. 60 E., Barboursville, WV
1140 Carter Ave., 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

Lobby Hours:

Monday, Tuesday & Thursday
8:30 am - 5:00 pm

Wednesday
10:30 am - 5:00 pm
(Ashland: 11:00 am - 5:00 pm)

Friday
8:00 am - 6:00 pm
(Ashland: 8:30 am - 5:00 pm)

Drive-Thru Hours:

Monday, Tuesday, Thursday & Friday
7:00 am - 6:00 pm

Wednesday
10:30 am - 6:00 pm

Saturday
10:00 am - 2:00 pm

Visit us on the web at
www.huntingtonpostal.org!

NICK J. RAHALL, II, M.C.
West Virginia



Natural Resources
Chairman
Transportation & Infrastructure
Vice-Chairman

CONGRESS of the United States of America

February 21, 2008

The Willing Workers
Huntington Area Postal Federal Credit Union
500 Virginia Ave
Huntington, WV 25701

Dear Friends,

I saw the wonderful article in The Herald-Dispatch outlining the work you do reaching out to the community. I just wanted to thank you for the effort you put out to involve the community and your co-workers in activities that bring people together. It is always so wonderful to see local businesses reach out to their neighbors.

I wish you success in all your future endeavours. Please call upon me anytime you feel I may try to be of assistance to you.

With warm regard, I am

Sincerely,

NICK J. RAHALL, II
Member of Congress

NJR/reb

*Great work you all do for
our people,
Nick*



SEE YOU IN APRIL!