

# HUNTINGTON AREA POSTAL FEDERAL CREDIT UNION



Volume 55 October 2005

## Watch Your Hard Earned Cash Grow!

### *Join Our New and Improved 2006 Christmas Club!*

*Get ready for next year's holiday shopping today! Open up a Christmas Club account and we'll pay you 3% Annual Percentage Yield on your Club Account. You may contribute a maximum of \$400.00 per month. Members are allowed to make two withdrawals, free of charge, until November 1, 2006. There will be a \$5.00 fee for each subsequent withdrawal. Fees could reduce the earnings on the account. Dividends will be credited to your Christmas Club account quarterly. When your account matures on November 1, 2006 we will disburse your money to your primary checking account first or your primary savings account. Open your account today and receive a FREE gift, our way of saying Thanks!*

*The payout for 2005 Christmas Club accounts will be on Friday, November 4. All funds will be disbursed to your primary checking account first or your primary savings account.*

## HAPFCU SCHOLARSHIP HONORS CHAIRMAN & RECOGNIZES '05 WINNER



Our \$1000 Scholarship has been renamed the HAPFCU J.P. Hutchinson Memorial Scholarship in honor of our Chairman who recently passed away. His memory lives on.

This year's winner was Joshua Ross. He has displayed numerous achievements in the community as well as in his studies. Josh graduated Spring Valley High School in 2004 and is currently enrolled at Marshall University with hopes of becoming employed in the medical field. Joshua is the son of Toni Ross and Rick Ross.

This scholarship is available to credit union members who are high school seniors or enrolled college students. Applicants must have been a HAPFCU member for at least 12 months.

### *Special Interest Articles Inside This Issue*

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**Mailing Address**

P.O. Box 9408  
Huntington, WV 25704

**Physical Address**

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

**Telephone Numbers**

Barboursville: 304-733-9450  
Huntington: 304-522-9450  
Fax: 304-522-7708  
Toll free: 800-253-4708  
Ashland  
606-325-2568  
M.A.R.I.A.:  
304-522-9450 ext.8  
800-253-4708 ext.8

**Web Address**

[www.huntingtonpostal.org](http://www.huntingtonpostal.org)

**Office Hours\***

Monday, Tuesday, & Thursday  
8:30 a.m.- 5:00 p.m.  
Wednesday\*  
10:30 a.m. - 5:00 p.m.  
Friday\*  
8:00 a.m. - 6:00 p.m.\*  
\*Ashland 8:30 a.m. - 5 p.m.  
Wednesday 11 a.m. - 5 p.m.  
Saturday-Drive thru only  
Huntington and Barboursville  
10 a.m. - 2 p.m.

**Merchant**

**Card Services**  
**Now Available at**  
**HAPFCU.**

A MasterCard or Visa  
acceptance program  
designed especially  
with your business in mind.

Call for details.

# BANKRUPTCY: What to Consider Before Taking This Drastic Measure

Bankruptcy may sound like just the ticket to get out of a seemingly neverending whirlpool of financial debt but before you file, consider the long term negative effect it can have on not just your credit report, but your future employment.

- 💰 Bankruptcy is not easy to undo if you change your mind.
- 💰 Your ability to borrow money or buy things on credit will be limited.
- 💰 Your name will be on credit reference records for seven years even if your bankruptcy has been discharged
- 💰 Your name will be on the public record forever.
- 💰 Your assets including your house, shares, land and investments can be sold.
- 💰 You may keep only limited items such as necessary household goods, some tools of trade, and personal injury compensation money.
- 💰 Your employment opportunities may be affected. For example, you might be barred from work in the security industry or a job handling money, as well as from some professions, including licensed builder or Accountant.

## WILLING WORKERS SAY THANKS!

Our **THANKS** goes out to area businesses who made generous donations to our latest Willing Workers project! Three different baskets were raffled off to raise money for school supplies. Our volunteers wish to thank: Bella Consignment, All About You, Hometown Sportswear, Isabella's Hair Salon, Ashland Town Center Mall, En Style Salon and Spa, Orchard Hills Golf and Country Club, Golf Tees & Sleeves at Lavalette Golf Club, TCBY, and Marquee Cinemas!

**CONGRATULATIONS** to our basket winners: Jennifer Price, Kay Wheeler and Janet Sowder.

And a special "thanks" goes out to all who purchased tickets to help the real winners: those who benefit from the Willing Workers' projects. School supplies were donated to Buffalo, Highlawn and Dawson Elementary Schools.

## Make the Choice that Best Fits Your Financial Needs

Huntington Area Postal Federal Credit Union has made some changes to our share accounts that give you the option of choosing a primary share account with either Life Savings or Share Builder benefits.



Life Savings accounts provide life insurance to the primary owner of the primary share account in the amount of up to \$5,000 at no cost to the member.

Share Builder accounts do not carry life savings insurance coverage but pay a higher dividend rate than the Life Saving accounts.

Existing member accounts will continue to carry life insurance benefits until you contact HAPFCU and decide to make a change to a Share Builder account.

We have also enhanced your earnings capabilities on all share accounts. Rates on all share accounts are now tiered. This means that the more you save the higher dividends you earn!

HAPFCU also offers a Money Market Draft Account (MMDA) that pays you a preferred money market dividend rate. The MMDA acts like a checking account, but pays dividends like a savings account. Dividend rates paid on a MMDA are higher than a Life Savings account and are comparable to those earned on a Share Builder account. Additionally, like a savings account, the dividend rates on a MMDA are tiered.

### A Friendly Reminder



Please remember to use the local office number when calling HAPFCU. Only long distance calls are permitted on our toll free number.

Ashland Office  
(606) 325-2568  
Huntington Office  
(304) 522-9450  
Barboursville Office  
(304) 733-9450  
Our toll free number when you are out of the local calling area is:  
(800) 253-4708

These products offer our members a variety of ways to save, earn higher dividend rates on the more money invested, and provides access to their funds when needed.

In addition, Life Savings accounts provide you with no-cost life insurance to protect your family giving them and you peace of mind.

Choose the account that is right for you. Contact any HAPFCU associate for questions. We are here to assist you in achieving your financial goals.

### GET YOUR FREE CREDIT REPORT

Did you know that you can get a free credit report annually? As of December '04 you can receive a free report every 12 months from each of the three credit-reporting agencies; Equifax, Experian and TransUnion. This applies to credit reports only, you will have to pay to see your credit score. Request your on-line report at [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 1-877-322-8228.



#### Services available:

- ◆ Share accounts -savings
- ◆ Share draft accounts - checking
- ◆ Overdraft protection
- ◆ Free limited life insurance
- ◆ Unlimited checks
- ◆ Visa debit card
- ◆ Visa credit card
- ◆ Direct deposit
- ◆ ATMs \*- Alliance One
- ◆ 24 hr - audio response M.A.R.I.A.
- ◆ Drive-thru windows
- ◆ Loans
- ◆ Credit disability insurance
- ◆ CU - paid share insurance up to \$5000\* (\*decreases after age 55)
- ◆ Christmas Club
- ◆ Vacation Club
- ◆ Traveler's Checks
- ◆ Official checks
- ◆ Cashier checks
- ◆ Share Certificates of Deposit
- ◆ IRAs (various)
- ◆ Ambassador's Club (seniors)
- ◆ Postal Pup Club (children)
- ◆ Free on-line banking @ [www.huntingtonpostal.org](http://www.huntingtonpostal.org)
- ◆ Free notary service
- ◆ Savings bonds
- ◆ Family membership
- ◆ Night depository
- ◆ Payroll deduction
- ◆ Postage stamps
- ◆ Drive-thru Mail Box
- ◆ Quarterly newsletter
- ◆ Electronic Statements
- ◆ "On Time" On-line bill pay
- ◆ YMCA Membership Discount
- ◆ Fax Services

#### Fee Free ATM locations

CHH FCU - 1340 Hal Greer  
UFCU - 317 31st Hunt.  
UFCU- # 1 Highlander Way  
UFCU 117 Mall Rd, Bville.  
CCSSFCU - 2300 US 60 E., Ona  
TFCU - 416 Main St., Hunt  
HFCU- 481 W 8th Ave, Hunt  
HFCU - 555 W. 14th St, Hunt  
HFCU - McGinnis Dr., Wayne  
MCU- 215 18th St, Hunt  
HAPFCU- 500 Virginia Ave  
HAPFCU- 1000 Virginia Ave  
HAPFCU- 3570 Rt 60 E. Bville  
AIFCU - 11631 Rt 23 Catt, KY  
TFCU-29501 Mayo Trail, Catt, KY  
DFCU - 2915 S. 3rd St. Ironton  
VAFCU 607 3rd Ave. Hunt., WV



## Let's go to the movies!



Members can enjoy going to the movies at a discount. Get tickets for the Marquee Cinemas at Pullman Square or for Huntington Mall Theaters for only \$5.50. You can purchase your tickets in advance at our Huntington or Barboursville offices during regular business hours, even at the drive-thru.



If you are at least 55 years young, you can join the Ambassador Club and get your printed box of checks free! If you choose a special design check the credit union will pay \$8 toward the purchase price.

Join HAPFCU where it pays to be a member!



Join the Postal Pup Club and have fun while you learn to save money!

Not a Postal Pup? What are you waiting for? If you are 17 years old or younger you can join the Postal Pup Club! It's never too early to start saving money. By age five, kids know a lot about themselves and the world. They also think they know a lot about money. But the rules for using money are not simple. Your children see you use cash, checks and credit cards to buy things. This can be confusing. Here are some tips for teaching your youngsters about money.

**Getting cash from an ATM** is a good time to explain that you put money into the credit union earlier. The machine gives you your money back when you need it.

**Let Children make mistakes.** Losing money and being unhappy with poor spending decisions are more effective lessons than a lecture.

**Make learning about money fun.** Make a savings chart and reward your child for saving money.

**Plan Together.** Involve your child in family decisions. Children who help decide what to do on vacation are more likely to accept spending limits.

**Set a Good Example.** Let your child see you using money wisely. Model how to make a shopping list. Show your little one how you decide which items to buy and how you set spending limits for yourself.

## Seasonal Loans

Get those extra items on your holiday list or fly south for the winter...they're just a "loan" away.

**8.95% A.P.R. for 12 Months**

Maximum Loan Amount \$4,000



### 2005-06 Holiday Closing

Monday, Oct. 10, Columbus Day  
Friday, Nov. 11 Veterans Day  
Thursday, Nov 24, Thanksgiving  
Saturday, Dec. 24, Christmas Eve  
Monday, Dec. 26, Christmas  
Saturday, Dec.31, New Years Eve  
Monday, Jan. 2, 2006 New Years

ATM's & M.A.R.I.A. available 24/7

## NCUA

Your Savings At The Credit Union Are Federally Insured To **\$100,000**

"This Credit Union is federally insured by the National Credit Union Administration".



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

## TEST YOUR TRIVIA

When is the 2005 International Credit Union Day?

A. The third Thursday in October

B. The day after Thanksgiving

C. January 1st

Answer: A