



# HUNTINGTON AREA POSTAL FEDERAL CREDIT UNION



Volume 58

July 2006

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## 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



We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

## VACATION CLUB ACCOUNTS

Start saving money so you can take that well needed vacation you have worked so hard for!

Our club account runs each year from May to May. Dividends are paid quarterly and are currently paying higher rates than our regular shares. Two withdrawals are allowed, free of charge, until the club pays out. For each subsequent withdrawal, a \$5 fee will be charged. Fees could reduce the earnings on the account. When your account matures in May, we will disburse your account to your primary checking first or your primary share account.

Don't let your next family vacation sneak up on you! Call the credit union today to open your account, and receive a FREE Rand McNally road atlas!

## . . . don't have a vacation club, yet?

. . . well, we can still help you with a vacation loan! During your vacation season (year-round), we can offer you a vacation loan with an interest rate low as 7.74% APR. These loans are paid back within twelve (12) months.

With a vacation loan, you can start planning your vacation today! Set the stage for yourself: whether you're planning that trip to Hawaii, a cruise, a trip to Kinohiki Island, or whatever type of vacation you choose, let us help finance your fun loving time!

## DOES \$1000 CASH INTEREST YOU?!

Beginning July 1, 2006 through December 21, 2006, simply open and maintain an active checking account and you are eligible to register and win \$1000 cash. You are also eligible by referring a new or existing member who also opens and maintains an active checking account. Only one checking account per member is eligible for an entry form.

Open a checking account and be entered in the drawing to win \$1000 cash!

(Drawing to be held 12/22/06)

Tell someone about our checking accounts, and when they open an account, you'll both be registered to win!

Your Name \_\_\_\_\_

Their Name \_\_\_\_\_

Your Member # \_\_\_\_\_

Their Member # \_\_\_\_\_

## MONEY MARKET DRAFT ACCOUNTS

A money market draft account is a class of savings account that pays variable market rate dividends.

Money market draft accounts are a great place to invest larger amounts of funds that may be needed at any time or as income building accounts. If you're saving money for a large purchase such as a new home, a remodeling project or even retirement, you can earn greater returns and still have access to your money. Money market draft accounts offer you the flexibility, higher dividend rates and the safety of principal you need.



Earn higher yields based on a tiered rate. The larger the balance, the higher the dividend rate. **We are currently paying comparably higher dividend rates on these accounts.** You have immediate access to your funds and can write up to three (3) checks per month against this account. A minimum balance of one thousand dollars (\$1000) is required to open and maintain the account to avoid a small monthly service fee. Please call the credit union for more details.

## E-ACCOUNTS . . .

. . . our electronic checking account. Our e-account offers you the convenience of handling your financial needs on your personal computer free of charge. Benefits include:

- *no monthly service fees*
- *only requires a \$10 opening deposit*
- *requires e-statements*
- *free Visa check card*
- *tiered dividend rates*
- *unlimited "on-time" bill pay transactions*
- *automatically qualify for enrollment into any future e-services offered by us*
- *no fee CUOnline internet banking*
- *free check writing*
- *no fee 24-hour MARIA access*
- *unlimited ATM/POS transactions (free of charge using any Alliance One ATM)*

Please call the credit union for more details.



## WANT MORE EARNINGS POWER FROM YOUR CHECKING ACCOUNT?

Simply open a Visa® credit card\* account and earn **double** the dividend rate on your HAPFCU fee-free checking account.

We have also recently increased the dividend rates paid on most share certificates. Call the credit union for more details on these great investment opportunities.

\*subject to credit approval

# CONGRATULATIONS TO ALYSHIA LINVILLE AS THIS YEAR'S HAPFCU \$1000 SCHOLARSHIP AWARD WINNER!

Alyshia competed with other student members by completing a five-hundred (500) word essay on the topic "What My Credit Union Means to Me or My Family." Alyshia plans to use the one thousand dollar (\$1000) scholarship award to pursue her academic achievement goals. We hope that Alyshia's accomplishments inspire next year's high school seniors and/or enrolled college students to apply for this scholarship created for HAPFCU members only. Watch your newsletter for your chance to apply in the future.

## YOU'RE INVITED . . .

. . . to get warehouse savings on quality merchandise for summer!

Stop by any HAPFCU office and get your one-day guest pass to shop. Visit your local SAM'S CLUB and experience the savings business owners enjoy every day. You'll find the brand names you want at the savings you need.

Don't miss this opportunity. Get your Guest Pass to visit your local SAM'S CLUB today!



## ATTENTION AMBASSADOR CLUB MEMBERS!

Mark your calendars now for these upcoming events planned *just for you!*

Thursday, July 27th from 6:00 pm - 8:00 pm in our Barboursville Office, we will be hosting a Longaberger Basket Bingo. Your \$30 enrollment guarantees you great fun, great food, great fellowship and at least one Longaberger basket valued at \$25.

Saturday, December 9th we'll be visiting the Longaberger Homestead's Grand Christmas Opening. Your \$55 enrollment guarantees you a seat on the bus, breakfast and a basket valued at \$55.

Seating is limited, so call Bobbi today at ext. 109 to reserve your place at these two great events!

## LET'S GO CRUISING!

**Pack your swimsuit, we're going to . . . !**



Whether you're an experienced cruiser or have never cruised before, HAPFCU together with CruiseOne, is committed to providing you with the perfect vacation! Watch for upcoming group cruises on our website.

Have you opened your HAPFCU Vacation Club account? It's a great way to save for your vacation cruise! You've talked about taking a cruise for years . . . let us help you fulfill your dream!

**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  
800-253-4708 ext. 8 \* MARIA

**Hours:**

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

**Wednesday**

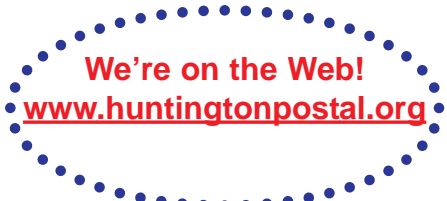
10:30 am - 5:00 pm  
(Ashland: 11:00 am - 5:00 pm)

**Friday**

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

**Saturday**

Huntington & Barboursville drive-thru only  
10:00 am - 2:00 pm



**2 0 0 6 HOLIDAY SCHEDULE**

- 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)
- share draft accounts (checking)
- overdraft protection
- free limited AD&D insurance
- unlimited checks
- Visa debit/credit card
- on-line banking/bill pay
- direct deposit
- fee free ATM's (Alliance One)
- MARIA (24-hour audio response)
- drive-thru windows
- loans
- credit disability insurance
- paid share insurance (up to \$5000, certain age restrictions apply)
- Christmas/Vacation Club
- free notary service
- traveler's/official/cashier checks
- savings bonds
- family membership
- share certificates of deposit
- IRA's (various)
- Ambassador Club (seniors)
- Postal Pup Club (children)
- night depository
- payroll deduction
- postage stamps
- drive-thru mail box
- quarterly newsletter
- electronic statements
- YMCA membership discount
- fax services
- safe deposit boxes