



HUNTINGTON AREA POSTAL FEDERAL CREDIT UNION



Volume 51 October 2004

PENCILS, PENS, NOTEBOOKS, PAPER, RULERS, HIGHLIGHTERS, BOOK BAGS & CHAIRS

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- Members can get
"good any time" movie
tickets for only \$5



John Waugaman, Principal of Buffalo Middle School, Jane Spears, Willing Workers President and Donald Davis, teacher at BMS, accepting donations.

HAPFCU Willing Workers make it a little easier to go "back to school"



Jane Spears, Willing Workers President, and Michelle Blatt, Principal of Buffalo Elementary School, accepting donations.

Students and faculty will enjoy new pencils, paper, bookbags, notebooks, highlighters, rulers and chairs. The new supplies will be distributed throughout the student body as needed. The Willing Workers is an all volunteer group made up of staff, board members and management of HAPFCU.

The Willing Workers raise money throughout the year by raffling off donated items to credit union members, family and friends. The chairs were donated by the Credit Union. The Willing Workers work as a group for different charitable organizations to better serve the community as "people helping people".

We would like to send out a special "thanks" to all the volunteers and members who help support us!



Address
Phone Numbers
Hours



Mailing Address

P.O. Box 9408
Huntington, WV 25704

Physical Address

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

Telephone Numbers

Huntington: 304-522-9450
Fax: 304-522-7708
Toll free: 800-253-4708
Barboursville: 304-733-9450
Fax: 304-302-0584
Ashland: 606-325-2568
M.A.R.I.A.: 304-525-4724
or 800-253-4708 ext. 8

Web Address

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 closes at 4:30 p.m.

Saturday-Drive thru only

Huntington & Barboursville
10:00 a.m. - 2:00 p.m.

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

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

A *Miracle* brought her here....

but hard work and dedication keeps her here.

Teresa Roy was on her way home in the winter of 2003 when she skidded off the road and found herself upside down in her car that was submerged in freezing water.

"Tee" as we call her, is the head teller and teller trainer for HAPFCU. She works full time in our new Barboursville office. She doesn't talk much about the accident, but stays busy overseeing the daily routine of the teller line and keeping the drive through running smooth. She does take the time to give thanks to God and a very special young man who helped rescue her that night.

Nathan Blevins, who was a student at Spring Valley High School at the time, risked his life to save her from the car where she was trapped. It truly was a miracle that he came to her rescue before she drown.

Teresa worked for Big Bear Stores for many years. She was Head Cashier and Office Manager before they closed. Tee says she loves working at the credit union and sees many of the same folks coming in that she knew from the store.

Hard work and dedication is just a way of life for Tee. She has worked and raised her two children alone since their father passed away a few years ago.

HAPFCU is proud of all the employees. But they are especially glad that a miracle enables one employee to continue to say to members, "How can I help you today?"



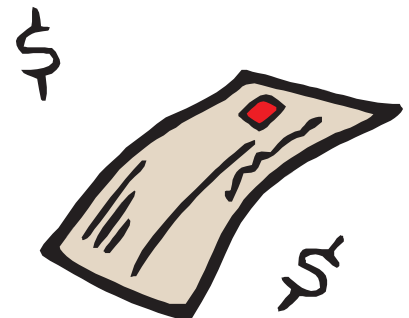
Please Note: No More Float

Check 21 Law Effective Oct.28, 2004

You know what "float" isyou write a check today hoping it won't be deducted from your checking account for a couple more days. That won't necessarily work anymore.

Starting Oct. 28, 2004 the Check 21 Law goes into effect. What is the Check 21 Law? Financial Institutions may send checks electronically to each other to clear. In other words, you need to have money in your account before you write the check because it could clear your account the same day. Most places of businesses such as, grocery stores, department stores, gas stations, utilities, etc. make daily deposits, meaning your check will clear your account the day it is deposited.

Every member will receive a brochure in your statement explaining the new Check 21 Law in detail and how it works. A copy of our Check 21 Policy Disclosure is available at any of our office locations.



Longaberger Extravaganza

Tuesday, October 26, 2004 6-8pm.

We're having a Longaberger Extravaganza. It's like going to Dresden without leaving the Credit Union. We'll have food and fun for everyone. Each member attending will receive a **Longaberger Basket & a Longaberger gift**. You'll also have an opportunity to purchase select Longaberger Baskets and gift items from the Homestead that you can take home that day. Call early. Space is limited to 50. **The cost is only \$30 each**. The Extravaganza will be held in the Barboursville office in the Conference Room. To register please call 733-9450 ext.300.



Services available:

- ◆ Share accounts - savings
- ◆ Share draft accounts - checking
- ◆ Overdraft protection
- ◆ Free limited life insurance
- ◆ Unlimited checks
- ◆ Free checks with direct deposit
- ◆ Visa debit card
- ◆ Visa credit card
- ◆ Direct deposit
- ◆ ATMs *-Alliance One
- ◆ 24 hr -audio response M.A.R.I.A.
- ◆ Drive-thru windows
- ◆ Loans - no application fee
- ◆ 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
- ◆ Certificates of deposit
- ◆ IRAs (various)
- ◆ Ambassador's Club (seniors)
- ◆ Postal Pup Club (children)
- ◆ Free on-line banking @ 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

Christmas Clubs



All year you've been saving ... NOW it's going to pay off at **1.75% a.p.y.** **Your Christmas club will be deposited to your share savings account unless you have instructed us different. on November 5, 2004.** If you would like to increase your Christmas Club for next year, stop by or give us a call. We'll even give you a gift for making the increase.

You can open a new Christmas Club beginning in October. Even Postal Pups can open a Christmas Club. It's a great way to save a little each month so you can shop for Mom & Dad. a

2004 Educational Scholarship Winner Leah Nicole Frye

Krista Christian, COO of HAPFCU proudly presented Leah Nicole Frye a junior at Marshall University a check for \$1,000 to help with her educational expenses.

Leah is the daughter of Troy and Mary Frye. She is currently majoring in Psychology and has maintained an A average.

Congratulations Leah!



Krista Christian

Leah Frye

Willing Workers Sweater & Coat Drive



Now is a great time to clean out your closet and attic bring your coats and sweaters that you don't need any more to the credit union.

The Willing Workers will be collecting coats & sweaters for the needy. Each office will take your donations until November 30th.



Fee Free ATM Locations

CHH FCU - 1340 Hal Greer
 UFCU - 317 31st Hunt.
 UFCU - # 1 Highlander Way
 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.60E, B'ville
 AIFCU - 11631 Rt 23 Catt, KY
 TFCU - 29501 Mayo Trail, Catt, KY
 DFCU - 2915 S. 3rd St. Ironton
 VAFCU 607 3rd Ave. Hunt., WV
 VAFCU 1540 Spring Valley Dr.



Get out your Visa Credit Card and start shopping for the Holidays. Any purchase made between Nov.1st through Jan 31st will only pay

4.90% APR

thru 4-30-2005
Also includes balance transfers.

OR

Get a Holiday Loan for 1 year and pay only

6.95% APR

Stop by any branch location and apply for your loan today



May all of your holiday wishes come true!



Postal Pups

Let's go Skating!



The Postal Pup Christmas Party plans are incomplete at this time. We are planning a Skating Party for the kids in December. Please give us a call by **November 30** to register and for details. There is no cost to attend the skating party you just have to wear a smile and have fun! Call 733-9450 ext. 300 or 522-9450 ext. 100 to register.

Not a Postal Pup? It's easy to join. Kids ages 0-17 are eligible. It takes a \$1 membership fee and \$10 deposit to a Postal Pup share savings account to get started. Have fun while you save money! Stop by any of our offices today!



Sylvan Learning Center Scholarship

An HAPFCU member will be awarded a one year scholarship to Sylvan Learning Center in Huntington or Ashland. Sylvan Learning Center is the largest supplemental education provider in the U.S. Sylvan offers after school tutoring for improving study skills, reading, basic math, algebra, writing and college entrance exam preparation(ACT/SAT).

We will be accepting applications through November 30, 2004. The scholarship will be announced in January. In addition to the scholarship members of HAPFCU will receive 10% off instructional services. For more information on the scholarship and to get an application call 733-9450 ext 322.

Share Type	Minimum Balance To Earn APY	Annual Percentage Yield (APY)
Regular & Secondary Shares	\$100	1.50%
Ambassador & Pup Shares	\$10	1.50%
Regular & Pup Share Drafts	No Minimum required	0.25%
I.R.A. Shares	No minimum required	3.50%

There is a minimum opening deposit of \$10 for regular share draft accounts.

Current dividends declared 9/21/04. The APY is accurate as of 9/30/04.

These rates reflect the annual percentage yield and are presented for members' information only.

Please contact the credit union for additional disclosures and details.

2004-2005 Holiday Closing

Monday, Oct. 11 Columbus Day
Thursday, Nov. 11 Veterans Day
Thursday, Nov 25 Thanksgiving
Friday, Dec. 24 Christmas Eve
Saturday, Dec. 25 Christmas Day
Friday, December 31 New Years Eve
Saturday, Jan.1 New Year's Day

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

N C U A



"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".