

HUNTINGTON AREA POSTAL FEDERAL CREDIT UNION

Opportunities Knocking

Volume 43 September 2002

Members Only!

Special interest articles

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HAPFCU is very proud to announce that 14 new select employee groups have joined the credit union. Our new members include the employees of **HealthSouth Rehabilitation Hospital of Huntington, Hospice of Huntington, Huntington Dog and Cat Hospital, First American Cash Advance, The Cookie Carnival, Local 302, Southwestern Community Action Council, Ava & Pete Peters, Regional Advisors for the Longberger Company, Lowes of South Point, Lick Creek United Baptist, Wayne United Methodist Church, Lipscomb Walker Insurance, and Stadium Bookstore.**



MEET THE VOLUNTEERS AND CREDIT UNION STAFF



Carrie Simpkins

Carrie is the newest member of the supervisory committee. She is employed at the Huntington P.O. and has served as a Sales & Service Associate for the past four years.

She is married to Tyler, a letter carrier in Huntington, and they have a 3 yr old son, Drew, and are expecting their second child in February.

They attend First Church of The Nazarene in Huntington where Carrie sings in the choir.

Carrie & Tyler are both big MU Fans.



Margaret Curry

Margaret is the Loan Servicing Manager. She has been a Mortgage Originator, Branch Manager, Loan Officer and Collections Officer over a span of 17 yrs. She teaches sign language and English Composition at Christ Temple Freedom Bible College and teaches the Kindergarden class at the church.

Margaret originally from Flint, MI, married her husband, Danny, of 29 short years, while stationed at Ft. Dix, NJ. She and Danny both are Vietnam Era Veterans.



Sharon Asbury

Sharon joined the CU staff in October 2001 as the Director of the newly formed Marketing Dept. Her primary role is to invite and add new SEG's into the CU. She creates the marketing materials and publishes the newsletter. Sharon also serves as the Ambassador Club organizer and is the host on planned outings.

She and her husband Darrell, a rural mail carrier in Wayne, have two children, Tara Perdue and Eric and three wonderful grandsons, Eric Curtis, Tyler and Jason.

They attend Lick Creek United Baptist Church.



Kaecy Arrowood

Kaecy first came to HAPFCU in July of 98 as the Receptionist. She returned to the CU in January 2002 as the bride of her best friend, Matt, after living in Ohio. Kaecy handles all returns, ACH transactions and balances the Federal Reserve accounts.

Matt and Kaecy enjoy many sports and especially spending time with each other and with family and friends.

Kaecy's dad, Dale Stamper, is the postmaster in Dunlow.



Judy Gilkerson

Judy is the newest member of the credit union staff joining in August 2002. She came to us from United National Bank as a 31 year veteran banker working in many areas. Judy will serve the members of the CU as the Mortgage Loan Officer.

Judy has two children a son, Brian and a daughter, Sharon Jo Cole, and a very special granddaughter, Cadara Jo.

Judy loves collecting baskets and time spent with her family. She also enjoys attending Oakland Ave. Baptist Church.



Board of Directors

J.P. Hutchison, Chairman
Ron Harvey, Vice Chairman
Jeane Chaffin, Secretary
Joe Stultz, Treasurer
Kay Wheeler
Darlene Stroud
Don Hager
Delbert Maynard
Wendall Jones

Supervisory Committee

J.D. Miller, Chairman
Charles Smith Jr.
Mike Newsome
Carl Riggs
Carrie Simpkins

HAPFCU Staff

Kaecy Arrowood, Teller>Returns
Heather York, New Accts
Debbie Goodwin, Teller
Paula Vance, Title Specialist
Sally Lowe, Drive-thru Teller
Bobbi Swanson, Head Teller
Toni Ross, Visa /ATM
Theresa Moore, Ashland Office
Jane Spears, Loan Clerk
Rob Whitley, Processing/ATM
Brittany Kinzer, Loan Officer
Krista Christian, Sr. Loan Officer
Judy Gilkerson, Mortgage Loans
Sharon Asbury, Marketing
Margaret Curry, Loan Servicing
Marty Bryant, Compliance
Lee Graham, Assistant CEO
Janet Sowder, CEO

Mailing Address

P.O. Box 9408
Huntington, WV 25704

Physical Address

500 Virginia Ave., Huntington, WV
1140 Carter Ave., Ashland, KY

Telephone Numbers

Main Office: 304-522-9450
Fax: 304-522-7708
Toll free: 800-253-4708
Ashland office: 606-325-2568
M.A.R.I.A.: 304-525-4724
or 888-396-2742

Web Address

www.huntingtonpostal.org

Office Hours

Monday, Tuesday, & Thursday
8:30 a.m. - 4:30 p.m.
Wednesday
10:30 a.m. - 4:30 p.m.
Friday
8:00 a.m. - 6:00 p.m.-Main
8:00 a.m. - 4:30 p.m.-Ashland
Saturday-Drive-thru only-Main
10:00 a.m. - 2:00 p.m.

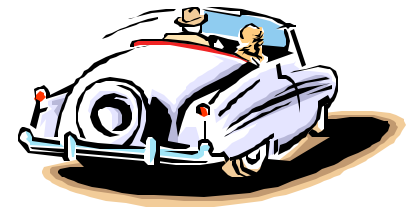
Oops... we did it again!



We're lowering our rates on automobile loans.

4.99% APR. for up to 72 months on new (under 12,000 miles) 2002 & 2003 vehicles and **5.99%** APR for up to 60 months on 2000, 2001, 2002 used vehicles.

Wait that's not all... **6.99%** A.P.R. on '98 & '99 used vehicles for 48 months. Stop by the credit union during our two weeks of savings **Oct. 21 thru Nov. 1st** and check out the special rates available only to our members. You can drive away in the vehicle you've been wanting with a payment you can afford. There is only a \$19 fee for VSI insurance.

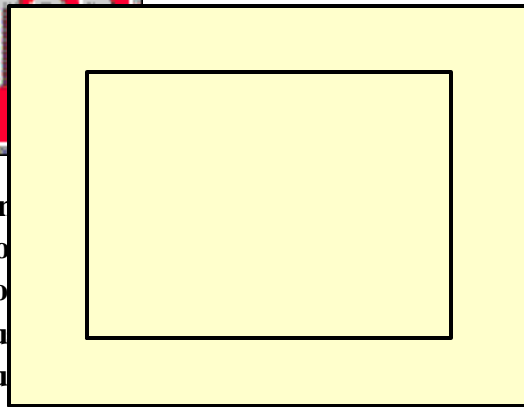


Again, during this special you can get *great deals* from **SouthPoint Ford, Dutch Miller Chevrolet and Davis Chrysler**. We'll have their vehicles featured on our lot during the sale. So grab a bag of popcorn and something cold to drink and shop right from our lot!

Read carefully before you purchase your next vehicle



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your next vehicle is right here at the Automobile Purchase Plan, you can get on the vehicle you want.....all from the manufacturer.

the manufacturer?

News.
es.

All this information is available to our members. Simply visit our website at www.huntingtonpostal.org or call our toll free number 800-253-4708. Product information is available on our website or by phone. Use or purchase your next vehicle.



Relax & take the worry out of purchasing a new automobile.



We appreciate our Members!

Stop by the credit union on Thursday, October 17, 2002 and let us say **THANK YOU for being a MEMBER!** We'll have refreshments and giveaways. Tell your family and co-workers how great it is to be a member...there is no better time to join.

We're adding new products and services to better serve you!

Check out what's new!
On-Line banking gets a new look.
www.huntingtonpostal.org

Introducing - Netbranch II

When you log on to our web page in November 2002 and access your account you'll see a brand new look.

You will log on with your member number and same pin number then you will be advised of your new access code. Our new Netbranch II will be better than ever.



Pay your bills on time on-line with "On Time" Bill Pay

Available Soon!
Are you having trouble getting your bill payments in the mail so you're not late? HAPFCU can help with "On Time" Bill Pay that will soon be available to our members.

We will process your bill payment requests to the creditors that you designate on the day you authorize. Your payments will come directly from your share draft account.

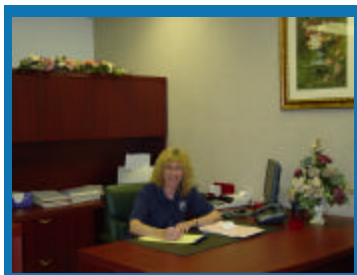
You can always be on time even when you don't have the time. Just set your payments up ahead of time!

Lots of people have a house...but at HAPFCU you can have a H.O.M.E.
Details Coming Soon!

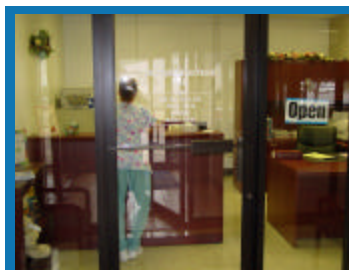
**Our Ashland Office Gets a Whole New Look!
Take a Peek!**



New loan servicing area



Teresa Moore



Looking through the new glass doors

"Out with the old and in with the new!" The Ashland Branch of HAPFCU located in the Ashland Post Office on Carter Avenue has moved into a new larger area with all new furnishings. We appreciate the members who visit our Ashland Office and hope you like our new facility. If you haven't been in lately, stop by and check out our new look. *You'll still find the same great service that you have been use to.*



Services available:

- Share accounts -savings
- Share draft accounts - checking
- Overdraft protection
- Free limited life insurance
- Unlimited checks
- Free checks with direct deposit
- Visa check 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
- Up to 20,000 credit life loan insurance
- Credit disability insurance
- CU - paid share insurance to \$5000* (*decreases after age 55)
- Christmas Club
- Vacation Clubs
- Free Traveler's Checks
- Free Official checks
- Free 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
- On line computers in lobby for member convenience
- Quarterly newsletter
- Monthly statements
- Fee Free ATM locations
- CHH FCU -1340 Hal Greer
- CCSFCU - 317 31st Hunt.
- CCSFCU- # 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
- COHFCU- 215 18th St Hunt
- HAPFCU- 500 Virginia Ave
- HAPFCU- 1000 Virginia Ave
- AIFCU - 11631 Rt 23 Catt,KY
- TFCU-29501 Mayo Trail,Catt, KY
- DFCU - 2915 S. 3rd St. Ironton



Postal Pups are great!

Postal Pups have fun!

Postal Pups at the Credit Union are always No.1

Go Pups!

Join Today



Don't forget to donate blood because the life you save could be your own. Contact your local Red Cross today.



Give Life Give Blood

Postal Pup Page



Don't Miss it...Call today!

Hey, Postal Pups you're invited!

Here's your invitation to the Best Christmas Party Ever!

Date: December 7, 2002

Where: 481 West 8th Ave. Huntington -in the Huntingtonized FCU Multi-Purpose Room

Time: 2:00 p.m. - 4:00 p.m.

Call early and get on the list!

So Santa will have something for you!

522-9450

RSVP by Nov.22,2002

Share Certificate Minimum Deposit Lowered to \$500

That's right, you can purchase a Share Certificate of Deposit for only \$500.

So hurry into the CU and SAVE!

Holiday Loan Special



7.50%_{A.P.R.}* for 1 yr.

Oct. 1 - Jan 15, 2002

*Subject to credit approval

Share Type	Minimum Balance To Earn APY	Annual Percentage Yield (APY)
Regular & Secondary Shares	\$100	2.00%
Ambassador & Pup Shares	\$10	2.00%
Regular & Pup Share Drafts	\$0.00	.50%
I.R.A. Shares	\$0.00	3.00%

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

Current dividends declared 9/17/02. The APY is accurate as of 9/30/02.

Please contact the credit union for additional disclosures and details.

Holiday Closings

Monday, October 14, Columbus Day
Monday, November 11, Veteran's Day
Thursday, November 28, Thanksgiving
Tuesday, December 24, at noon
Wednesday, December 25, Christmas Day
Tuesday, December 31, at noon
Wednesday, January 1, New Year's Day
ATM's & M.A.R.I.A. are available 24/7



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



EQUAL HOUSING LENDER

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