

HUNTINGTON AREA POSTAL FEDERAL CREDIT UNION

Volume 46 July 2003

H. A. P. F. C. U. INVITES YOU TO JOIN TODAY!

New HAPFCU Branch Coming Soon to Barboursville.....



3570 ROUTE 60, BARBOURSVILLE

Ground Breaking Celebration Thursday, July 17, 2003

HAPFCU is proud to announce the Groundbreaking of our new facility in Barboursville, WV. We're adding new members everyday and will continue to offer the same quality "First Class" service that you have been use to. Because our members are our "Priority" this new facility will provide full service convenience in your area that you deserve from your financial institution.

We also value the membership in our Ashland area. So we have added staff and will be open all day from 8:30 a.m. to 4:30 p.m. so that we may better serve you. Our Ashland branch is located in the Ashland Post Office on Carter Ave. We have newly remodeled and added full time, full service staff to assist you with all your financial needs.

Our Huntington and Ashland office will close at 1:30 p.m. on Thursday, July 17th, so that our staff can participate in the Goundbreaking Ceremony. We will resume normal hours on Friday.

Special Interest Articles Inside This Issue

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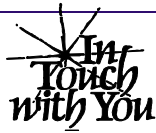
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Board of Directors

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

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Carl Riggs
Carrie Simpkins

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Erica White, Teller/New Accts
Brent Pelfrey, Teller/New Accts
Sally Lowe, Teller/New Accts
Toni Ross, Teller/New Accts
Theresa Moore, CDs, IRA, Loans
Kacy Arrowood, Visa Cards/Loans
Judy Gilkerson, Mortgage / Loans
Jane Spears, Sr. Loan Clerk
Margaret Curry, Loan Servicing
Debbie Goodwin, Ashland Office
Brittany Kinzer, Ashland Office
Paula Vance, File Clerk / New Accts
Heather York, Receptionist
Bobbi Swanson, Head Teller
Robert Whitley, Data Processing
Sharon Asbury, Marketing
Marty Bryant, Compliance
Krista Christian, Operational Mgr.
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

Huntington 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.

Saturday-Drive thru only -Hunt. office
10:00 a.m. - 2:00 p.m.

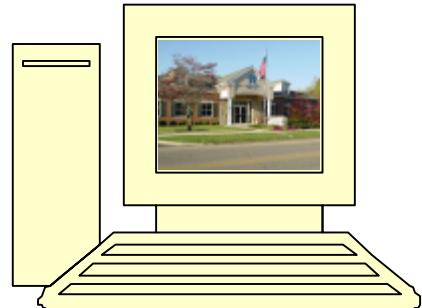
Ashland Office Hours

8:30 a.m.- 4:30.p.m Mon-Fri.

The nearest HAPFCU branch is as close as your computer!

Introducing..... Value "E" Account HAPFCU'S Electronic Checking Account

The Value E Account offers members the convenience of handling financial needs on their personal computer free of charge. It's easy to enroll. Simply contact Robert at (304) 522-9450 or techsupport@wvdsl.net.



www.huntingtonpostal.org

Benefits include:

- Unlimited "On Time" Bill Pay
- No minimum balance required
- Visa® Check Card
- Unlimited check writing
- Unlimited ATM/POS transactions
- Automatic enrollment in future E-Services provided by HAPFCU
- Paid dividends
- Electronic Statement (required)
- No monthly service fees
- Free CU Online internet banking
- Free 24hr M.A.R.I.A.

Enjoy Money Market Rates on your share draft account with HAPFCU'S New Money Market Deposit Account

(\$1000 min. deposit)

Call us at 304-522-9450 or 800-253-4708
for all the details.



Janet Sowder, CEO & Amy Sellards

Congratulations! to "Amy Sellards" as this year's HAPFCU \$1000 Scholarship Winner!

"Amy Sellards" competed with other student members by completing a 500-word essay on the topic; "What my credit union means to me or my family." We hope the "Scholarship Award Program" will serve as an incentive for students to actively participate in campus activities, compete athletically and focus on academic achievement.

Amy will use the \$1000 scholarship award to help pay her tuition this fall to Ohio University. Amy is majoring in Biology and wants to teach science to high school students and looks forward to becoming a college professor. HAPFCU is proud to contribute to her endeavor. Good luck Amy!

Ohio Amish Tour Open to All HAPFCU Members!

Back by popular demand! Only **\$32** per person

Saturday, September 6, 2003



Join us as we travel back to the Ohio Amish country and enjoy a home cooked family style meal. We'll travel by deluxe motor coach to Baltic Mill, Sugar Creek, Walnut Creek and Berlin. You'll have time to shop and experience an Amish tour with a hometown resident that's sure to make it a memorable trip.

Each Member will receive a handmade Amish bag so that you can carry the many "samples of goodies" that you will receive along the tour.

This trip sold out last year. So call early to reserve your seat. The cost is *only* **\$32** per person and includes; round trip transportation from the credit union, a continental breakfast aboard the motor coach, a family style Amish meal, Amish made cloth bag and gratuities. Call us at 304-522-9450 to reserve your seat.

AARP Driver Safety Program

Special offer just for our Ambassadors

AARP Driver Safety Program is the nation's first and largest classroom driver refresher course specially designed for motorists age 50 and older. It is intended to help older drivers improve their skills while teaching them to avoid accidents and traffic violations.

Auto Insurance Discounts

for AARP Driver Safety Program Graduates

Get a discount you can use!

Upon completing the 8-hour AARP Driver Safety Program, you receive a course completion certificate which may then be presented to your insurance agent.

You can receive a discount in two ways:

1. You are a resident of a state which mandates a discount for anyone completing an approved driver refresher course. **Mandatory discount states for motorist 55 and older include WV & OH.**
2. Your automobile insurance company voluntarily offers a discount.

HAPFCU is offering Ambassador Club Members this great driver safety program free of charge on August 12 & 13 from 1 p.m. - 5 p.m. each day. To receive your completed course certificate you must attend both days. Space is limited. Call 304 -522-9450 for reservations.



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 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
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
HFCU - McGinnis Dr., Wayne
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

In Touch with You



Family Growing?

**Auto Loan Special!
Coming in September
Watch for Details**

Current Auto Rates

New 5.25% apr for 60 mos

New 4.99% apr for 48 mos

We have also lowered our rates

on used 2000, 2001, & 2002 models. Call today for all the

"LOWER" details!



Take a break from your current interest rate!



Visa® Credit Card SPECIAL

Use your HAPFCU Credit Card from August 1st - December 31st and pay only

3.9% A.P.R.

until March 31, 2004. Then return to the current rate.

On June 28th Postal Pups and parents piled on three VW Motor Coaches and went rip roaring to Aurora, Ohio to Six Flags World's of Adventure. We watched some great movies and played BINGO on the way. Everyone had a wonderful time at the park and lots of good food.

Not a Postal Pup? If you are between the ages 0-17 you can join the Postal Pup fun. Stop by or call us for details! Don't miss the next trip.

**DRIVE THRU-CONVENIENCE
JUST GOT BETTER!**

GOT MAIL? JUST BRING IT TO THE CREDIT UNION AND DROP IT IN OUR CONVENIENT DRIVE UP MAIL BOX LOCATED NEAR THE ENTRANCE OF OUR DRIVE THRU LANES BEHIND THE CREDIT UNION.



Jason Simms

Vacation Loan Special



Start packing 'cause your dream vacation is just a "loan" away.

6.95% A.P.R. for 12 mos.

July, & August 2003

Why go any where else?

Your Credit Union has a



great credit card!

No Gimmicks

No Fine Print

3.9% a.p.r. "Special" Ask us!

Just a Great Fixed Rate

No Kidding

9.90% A.P.R.

Apply Today!

| Share Type | Minimum Balance To Earn APY | Annual Percentage Yield (APY) |
|----------------------------|-----------------------------|-------------------------------|
| Regular & Secondary Shares | \$100 | 1.75% |
| Ambassador & Pup Shares | \$10 | 1.75% |
| Regular & Pup Share Drafts | \$0.00 | 0.50% |
| I.R.A. Shares | \$0.00 | 3.00% |

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

Current dividends declared 6/26/03. The APY is accurate as of 6/30/03.

Please contact the credit union for additional disclosures and details.

2003 Holiday Closing

Friday, July 4, Independence Day
Monday, September 1, Labor Day
Monday, October 13, Columbus Day
Tuesday, November 11, Veterans Day
Thursday, November 27, Thanksgiving
Wednesday, December 24, at noon
Thursday, December 25, Christmas
ATM's & M.A.R.I.A. are available 24/7



"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".