



## **JANET SOWDER RETIRES AFTER 27 YEARS OF SERVICE!**

**Janet's husband, Red, retired and it was shortly thereafter Janet announced her retirement. Life begins at retirement as Janet and Red have learned since they've begun traveling. We would like to express our sincere appreciation and thank you for her many years of service. She worked diligently to make the credit union a valuable part of the community. She served our members with a caring heart and concern. She now has the wonderful opportunity to enjoy life with her husband, Red, and her family.**

**We wish her much happiness!**



## **NEW YEAR BRINGS IN NEW OFFICERS AT FIRST PRIORITY FCU!**



Krista Christian assumed the position of CEO in November 2008. She started her career as a teller part time in April 1989 and became a full time teller in February 1990. She has always been eager to learn and has done an excellent job in all positions. Through the years she has worked in loans, collections, mortgage lending, Visa accounts, to name a few. Krista was the Ashland Office Manager from 1995 - 1999. In 1999, Krista became Senior Loan Officer and in 2003 it was time for her to accept the title of Chief Operations Officer. After learning all departments of Huntington Area Postal FCU, she was promoted to Assistant CEO in March 2006. Krista has completed many credit union educational programs and is very knowledgeable in all aspects of credit union affairs. But Krista's greatest job title is mother of four wonderful children, Tia, Joey, Paden and Brett. Her husband, Homer, is a mail carrier and they've been married for 20 years.

Kaecy Arrowood assumed her position of Assistant CEO in November 2008. She began her career with the credit union in 1999 as a receptionist.

She then moved to the teller line in 2001. In 2002 she moved to the loan department and Visa department. She became a loan officer in 2004.

Kaecy assumed the position of Barboursville Office Manager in 2006 and also was promoted to Chief Operations Officer that same year. She has invested time in many CUNA classes and conference trainings. She is currently attending Marshall University with a major in Business Management. Kaecy will bring her expertise and knowledge of all departments with her to her new position. Kaecy has been married for seven years to Matt who is employed by the West Virginia State Supreme Court. When not working, they enjoy traveling, numerous outdoor activities and spending time with their families.

**CONGRATULATIONS KRISTA AND KAECY ON YOUR NEW POSITIONS!**

# FIRST PRIORITY FCU'S 84th ANNUAL MEETING

We would like to invite you to attend our 84th Annual Meeting to be held at the Big Sandy Superstore Arena on Saturday, April 4, 2009. Dinner will be served at 6:30 pm. If you've never had the opportunity to attend, you've missed out! Spend the evening with your friends at First Priority FCU and enjoy a patriotic flag ceremony, a wonderful meal and an opportunity to find out about your credit union.

Tickets will be available March 2, 2009 in our Huntington office.

## **\*\*OFFICIAL NOTICE TO ALL MEMBERS\*\***

**NOMINATIONS BY PETITION FOR BOARD OF DIRECTORS ARE NOW BEING ACCEPTED. THERE ARE TWO (2) POSITIONS TO BE FILLED. THE PETITION MUST BE SIGNED BY 108 MEMBERS. THE ELECTION WILL NOT BE CONDUCTED BY BALLOT AND THERE WILL BE NO NOMINATIONS FROM THE FLOOR WHEN THERE IS ONLY ONE NOMINEE FOR EACH POSITION TO BE FILLED. ALL NOMINATIONS MUST BE SUBMITTED TO DARLENE STROUD, SECRETARY OF THE NOMINATING COMMITTEE, BY FEBRUARY 19, 2009. SEND YOUR REQUESTS TO:  
P.O. BOX 9408, HUNTINGTON, WV 25704.**

**TO RECEIVE COMPLETE DETAILS OF THE ELECTION PROCESS AND QUALIFICATIONS FOR THE POSITION OF BOARD OF DIRECTOR PLEASE CONTACT THE CREDIT UNION AT 304-522-9450, EXT. 125.**

## **ABSENTEE BALLOT NOTIFICATION**

**TO RECEIVE AN ABSENTEE BALLOT, CONTACT THE CREDIT UNION ON OR BEFORE MARCH 4, 2009.**

**FIRST QUARTER 2009  
OFFICE CLOSINGS ARE:**

Monday, January 19th - Martin Luther King, Jr. Day and  
Monday, February 16th - President's Day



Spring Valley High School, #1 Timberwolf Drive, Huntington, has a new ATM conveniently located on campus in the cafeteria.

We also have a second ATM that has been installed at the TTA Center on the corner of 13th Street and 4th Avenue in Huntington, WV.

With the addition of these two ATM's, First Priority FCU now has a total of *four* ATM's for our members' convenience!

**Contact us at any of these convenient locations!**

500 Virginia Ave., Huntington, WV  
304-522-9450

3570 Rt. 60 E., Barboursville, WV  
304-733-9450

1140 Carter Ave., Ashland, KY 41101  
606-325-2568

toll free: 800-253-4708

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

# OUR DRIVE-THRU HOURS ARE CHANGING!

Beginning Friday, January 2, 2009, our NEW drive-thru hours will be:



*Monday, Tuesday, Thursday, Friday*

8:00 am - 6:00 pm

*Wednesday*

10:30 am - 6:00 pm

*Saturday*

9:00 am - 2:00 pm

## IRAs for Every Stage of Life

IRAs are one of the most valuable savings tools available today. More people than ever before are able to contribute to IRAs and benefit from the great tax advantages. So regardless of what stage of life you're in, a Traditional, Roth or Coverdell Educational IRA at First Priority FCU can help.

**Starting your career** - As you start your career, start building your retirement plan. A Roth IRA can provide you with tax-free withdrawals when you retire.

**Planning as a couple** - We can help both you and your spouses start IRAs. If you both qualify, you can both contribute to an IRA.

**Flexibility for a growing family** - Your IRA investment can be used for a first-time home purchase or qualified educational expenses.

**Securing your retirement** - If you're nearing retirement, or even if you're already retired, consider a safe, secure credit union IRA. As an added bonus, there are increased contribution limits if you are age 50 or older.

**See what an IRA at First Priority FCU can do for you.  
Call one of our IRA specialists today at 304-522-9450.**



## J.P. HUTCHINSON MEMORIAL SCHOLARSHIP R E M I N D E R

*College tuition is approaching soon for our high school seniors and college students. If you haven't applied for a J.P. Hutchinson Memorial Scholarship, the deadline for return of completed applications is February 28, 2009.*

*Applications are available at all three offices. All entrants are required to write a 500 word essay on "What My Credit Union Means To Me." Winners will be announced at our 84th Annual Meeting on April 4, 2009. Four (4) twelve hundred dollar (\$1200) scholarships will be awarded.*

# POSTAL PUP PAGE

Not a Postal Pup? Bring your parents in to any office and become a new Postal Pup member. Don't miss out on all the fun!



**What goes tick tock bow wow tick tock bow wow?**

.gob rhtsw A

**What kind of dog always has a fever?**

.gob torl A

**Why was the dog jealous of the tree?**

.hnsd rtted s hsl en Because he had a better bark.

**Why are dogs like phones?**

.sDI tlv eavl colar lD's. Because they have collar ID's.

Use a mirror to read the answers.



## KIDS!

Email your **Postal Pup Page** ideas to Tee Roy. Her email address is: [troy@firstpriorityfcu.org](mailto:troy@firstpriorityfcu.org).

If she selects your idea for our next newsletter, you will win a \$5 Wal-Mart gift card! Send her your ideas today!



Bring your finished dot-to-dot to any office to be entered into a drawing for a \$5 Wal-Mart gift card!



Name \_\_\_\_\_

Phone # \_\_\_\_\_

Age \_\_\_\_\_



### Apple Smiles Recipe

1 Red medium apple, cored & sliced about 1/3" wide, not skinned!  
Peanut butter (creamy works best)  
Tiny marshmallows.



Spread one side of each apple slice with peanut butter. Place three or four tiny marshmallows on top of the peanut butter on one apple slice. Top with another apple slice, peanut butter side down. Squeeze gently. Eat right away..makes 8-10 .