

# Huntington Area Postal FCU

VOLUME 57

APRIL 2006

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## FEE-FREE ATM LOCATIONS:

CHHFCU 1340 Hal Greer Blvd.

UFCU 317-31st Street  
#1 Highlander Way  
117 Mall Road, Barboursville

CCSSFUCU 2300 US Rt. 60 E., Ona

TFCU 416 Main Street

HFCU 481 W. 8th Avenue  
555 W. 14th Street  
McGinnis Drive, Wayne

MCU 215-18th Street

HAPFCU 500 Virginia Avenue  
3570 Route 60 E., Barboursville

AIFCU 11631 Rt. 23, Catlettsburg, KY

TFCU 29501 Mayo Tr. Catlettsburg, KY

DFCU 2915 S. 3rd St., Ironton, OH

STAR FCU 607-3rd Avenue



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

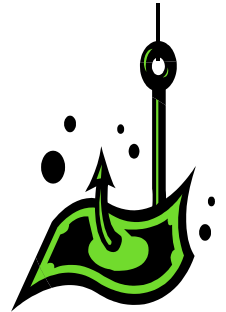
Your savings federally insured to \$100,000

# NCUA

National Credit Union Administration, a U. S. Government Agency

## Internet/E-Mail/Telephone Fraud Alert

Phishing is when a person or a group of cyber-criminals creates an imitation or copy of an existing legitimate Web page to trick users into providing sensitive personal information, such as credit or debit card numbers, account username and password, social security numbers or PIN numbers. If you receive an e-mail or telephone inquiry asking for your personal information, **DO NOT RESPOND!** HAPFCU will never make telephone inquiries or send e-mails to verify or update confidential member information.



## Ambassador Club

Our Ambassador Club is for members age 55 and over. As an Ambassador Club member, you will receive these benefits:

- 10% discount on MPI coin purchases
- checks at no cost (one box per month or e-statement)
- special trips and social events

How do you join? If you have a share draft account, you qualify! Contact your nearest HAPFCU office to get more information on how to enroll.

## Postal Pup Kings Island Trip

Hey postal pups! Get ready! We're going to Kings Island, Saturday, June 24th. Enrollment begins April 17th and all reservations must be in by May 31st. Call early—we always sell-out fast. Postal Pups go FREE; however, they must be accompanied by a chaperone at a cost of \$65. This includes:

- ☺ round trip deluxe motor coach transportation with fun games and movies,
- ☺ admission to the park, and
- ☺ "all you can eat" dinner at the park.

Not a Postal Pup? You must be 17 years of age or younger, pay a one-time \$1 membership fee and deposit \$10 to a savings account, then you can join in all the Postal Pup fun!

For those who can't make the Postal Pup trip, discounted Kings Island tickets will be available beginning this month. Call for details.



*We have a loan that  
can help you get  
more out of life.*



## Online Services

Online Banking is a convenient way to manage your personal finances. HAPFCU's online banking service provides you with *live current data* regarding your accounts. After you enroll, you can review transaction histories on your account for **free**, pay your bills online (**free** with e-checking account), view **free** monthly statements online and more:

- view, print or save online images of cleared checks,
- transfer funds from savings to checking or checking to savings,
- view loan activity and make loan payments,
- view authorized holds and ACH transactions,
- calculate current values on savings bonds,
- notify us of any changes to your personal information (name, address, phone, etc.),
- transfer funds from your accounts to another members' account,
- establish reminders of special events or occasions.

## Mortgages

If you're in the market for a new home or want to refinance an existing one, we can help! Fast turnaround time is assured on loans. Our first mortgage loans offer a competitive rate with flexible terms available. We charge **no** points or origination fees. This can save you several thousands of dollars at closing. With a HAPFCU mortgage loan, you pay for an appraisal, flood certification, pest inspection, and attorney fees. Need a loan for home improvement, renovation, debt consolidation, or for some other purpose? We also offer low rate second mortgage loans.

Our mortgage loan officer, Judy Gilkerson, is qualified to counsel and assist you in making the right choice for your needs. Call Judy for more information at 304/522-9450 ext. 119.

## Willing Workers

HAPFCU has an innovative way to strengthen the community and to involve our employees and members in the lives of the people in the Huntington and surrounding areas by organizing the Willing Workers.

Funds for the Willing Workers program are collected entirely by donations made from employees and members of the credit union as well as from local area businesses.

Volunteering has provided us with a wonderful opportunity to share what we love with our community. HAPFCU deeply appreciates all those members that have provided past support to the Willing Workers cause.

# Membership Training



We began our monthly membership informational seminar on Thursday, January 12, 2006, for a standing-room only crowd. These will continue the second Thursday of every month with the exception of the months of June and July.

These classes will be conducted in the community room in our Barboursville office. Appetizers will be served at 5:30 p.m.; the conference will be from 6:00 p.m. to 7:00 p.m.; questions/answers will be from 7:00 p.m. to 7:30 p.m. Seating is limited, so enroll early.

April 13th's topic will be titled "Medicare Part D" with Annette White. May 11th's topic is titled "Estate Planning and Wills" with Christie Craft Saunders from Saunders Law Firm. June 10th and July 15th's meetings are reserved for our Postal Pups on Saturdays starting at 12:00 p.m. June 10th is for Postal Pups 12 years of age or younger and will teach basic banking transactions and saving money. July 15th is for Postal Pups between the ages of 13 and 17 and will teach how to maintain a checking account.

If there is a subject you would like discussed in the future, please call Tee Roy at ext. 312 and let her know!

## Thanks to You!

*Creating a  
capital  
community.*

Thanks to Mike Mazzone, meat supervisor for Forth Foods, for his dedication to, and vested interest in, our Willing Workers program. Once a month, HAPFCU's Willing Workers play bingo with the veterans hospitalized at the VA Hospital. Mike's keen insight, drive and dedication to improving the lives of our veterans are inspirational. Mike has dedicated all his efforts in providing the veterans with refreshments during this game time. Mike deeply understands the power and impact of the community. HAPFCU is continually impressed by the perceptive yet practical ways that Mike brings everyone together.

Mike resides in South Point, Ohio with his wife, Teresa, and is the father of one daughter and one son.

## Letter Carriers Food Drive



Saturday, May 13th is the one day of the year letter carriers look forward to a busy day. Letter carriers across America will collect non-perishable food items donated by postal customers. Please be sure to leave your food items beside your mailbox for your carrier to pick-up, or you can leave your food items in the collection barrel at any HAPFCU office. Together we can STAMP OUT HUNGER in our area!

**Mailing address:**

P.O. Box 9408  
Huntington, WV 25704

**Physical addresses:**

500 Virginia Avenue, Huntington, WV  
3570 Route 60 E., Barboursville, WV  
1140 Carter Avenue, 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 a.m.—5:00 p.m.

**Wednesday**

10:30 a.m.—5:00 p.m.  
(Ashland: 11:00 a.m.—5:00 p.m.)

**Friday**

8:00 a.m.—6:00 p.m.  
(Ashland: 8:30 a.m.—5:00 p.m.)

**Saturday**

Huntington and Barboursville drive-thru only  
10:00 a.m.—2:00 p.m.



# 2006 Holiday Schedule

# Spring Cleaning . . .

|                       |   |                  |
|-----------------------|---|------------------|
| Monday, May 29        | - | Memorial Day     |
| 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    |

**Our employees are cleaning out their closets, attics and garages for their first annual rummage sale to be held, rain or shine, 8:00 a.m.-3:00 p.m., Saturday, May 6th in the parking lot of our Barboursville Office. All proceeds will benefit our Willing Workers program whose goal is to empower and promote community involvement through direct people-to-people interaction. Refreshments will be available. See you there!**



# Services Available

- |  |   |  |  |
|--|---|--|--|
| <ul style="list-style-type: none"> <li>✓ share accounts (savings)</li> <li>✓ share draft accounts (checking)</li> <li>✓ overdraft protection</li> <li>✓ free limited life insurance</li> <li>✓ unlimited checks</li> <li>✓ Visa debit/credit card</li> <li>✓ on-line banking/bill pay</li> <li>✓ direct deposit</li> </ul> | <ul style="list-style-type: none"> <li>✓ ATM's (Alliance One)</li> <li>✓ M.A.R.I.A. (24-hour audio response)</li> <li>✓ drive-thru windows</li> <li>✓ loans</li> <li>✓ credit disability insurance</li> <li>✓ paid share insurance (up to \$5000; decreases after age 55)</li> <li>✓ Christmas/Vacation Club</li> </ul> | <ul style="list-style-type: none"> <li>✓ free notary service</li> <li>✓ traveler's/official/cashier checks</li> <li>✓ savings bonds</li> <li>✓ family membership</li> <li>✓ share certificates of deposit</li> <li>✓ IRA's (various)</li> <li>✓ Ambassador Club (seniors)</li> <li>✓ Postal Pup Club (children)</li> </ul> | <ul style="list-style-type: none"> <li>✓ night depository</li> <li>✓ payroll deduction</li> <li>✓ postage stamps</li> <li>✓ drive-thru mail box</li> <li>✓ quarterly newsletter</li> <li>✓ electronic statements</li> <li>✓ YMCA membership discounts</li> <li>✓ fax services</li> </ul> |
|--|---|--|--|