



HUNTINGTON AREA POSTAL FEDERAL CREDIT UNION



Volume 59

October 2006

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FEE-FREE ATM LOCATIONS:

AIECU
11631 Rt. 23, Catlettsburg, KY
1300 Central Ave., Ashland, KY
1225-13th St., Ashland, KY

CHHEFCU 1340 Hal Greer Blvd.
1204 Hal Greer Blvd.

DFCU
2915 S. 3rd St., Ironton, OH
455 Armco Rd., Ashland, KY

HAPFCU 500 Virginia Avenue
3570 Rt. 60 E., Barboursville

HFCU 481 W. 8th Avenue
555 W. 14th Street
Walmart Plaza, Wayne

MCFCU 215-18th Street

MCKCU
1315 Cannonsburg Rd., Ashland KY
1000 St. Christopher Dr., Ashland, KY
145 Russell Rd., Ashland, KY

STAR FCU 607-3rd Avenue
1540 Spring Valley Drive

TCFCU 416 Main Street
1040 Adams Avenue
29501 Mayo Tr., Catlettsburg, KY

TOWN SQUARE BANK
9431 US 60, Ashland, KY
621 MLK Jr. Blvd., Ashland, KY

UFCU 317-31st Street
#1 Highlander Way
117 Mall Rd., Barboursville
2300 US Rt. 60 E., Ona

WVFCU 2600-5th Avenue



We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

RONALD E. HARVEY

September 18, 1941 - August 16, 2006



For Ron Harvey, retired Chairman of the Board of Directors of Huntington Area Postal Federal Credit Union, love of the employees and membership came naturally.

Mr. Harvey, who was involved in a number of civic groups, died Wednesday, August 16, 2006 after a short illness. He was 64.

Mr. Harvey was born September 18, 1941, the son of Dorothy Wilkes Harvey and the late Harold Harvey. He was retired from the United States Postal Service after 30 years of service. Ron served on our Credit Committee from 1987 to 1993 and was elected to the board in 1994 where he served as Chairman from June 2005 to April 2006.

“He went to work and worked very hard,” said Janet Sowder, CEO. “He was very generous with his time for civic and charitable organizations.”

He was a charter member of Sanctuary of Grace. He was also a member of IOOF, Charity Rebekah Lodge #39 of Huntington, Proctorville Masonic Lodge #550 F&AM, Teresa Chapter #257 OES of Proctorville and 32nd Degree Scottish Rite Mason, Valley of Cincinnati.

In addition to his mother, Ron is survived by his wife, Dreama Harvey; brother and sister-in-law Donald and Connie Harvey; his children and their spouses Doreen and Mike Gissel, Ronnie Harvey, Melanie Harvey, Gail and Wes Harbour and Kenny Blankenship II; grandchildren Codey Harvey, Evan Gissel, Ryder Frederick, Faith Harbour and Sarah Blankenship.

Thank you, Ron, for your dedicated service. You will be greatly missed.

SHOP TIL YOU DROP WITH A COMPLETED 2007 CHRISTMAS CLUB!



Get ready for next year's holiday shopping today! Open a Christmas Club account and we'll pay you 3% APY on your club account. Members are allowed to make two withdrawals, free of charge, until November 1, 2007. There will be a \$5 fee for each subsequent withdrawal. Fees could reduce the earnings on the account. Dividends will be credited to your Christmas Club quarterly. When your account matures on November 1, 2007, we will disburse your money to your primary checking account first or your primary savings account. Open your account today and receive a FREE gift - our way of saying *thanks!*

The payout for 2006 Christmas Club accounts will be on Wednesday, November 1st. All funds will be disbursed to your primary checking account first or your primary savings account.

EXTRA! EXTRA! EXTRA!

Have we got an EXTRA special Visa program with EXTRA benefits and EXTRA savings just in time for the holiday shopping season! Beginning November 1, 2006 through January 31, 2007 use your HAPFCU Visa credit card and pay as low as 8.99% APR through your April 2007 billing cycle. This special rate is for all purchases, cash advances and balance transfer transactions.



Also, remember the EXTRA benefit that a HAPFCU Visa credit card offers. Simply open a HAPFCU Visa credit card* account and earn double dividends on your fee-free HAPFCU standard checking account. If you currently have both of these services, you are already receiving the double dividend earning power. Call member services for further details!

*subject to credit approval

HOW CAN YOU WIN A \$1000?!

How about that extra \$1000 in your pocket for the holidays?

Since July 1, 2006, we have been giving our members the opportunity to be eligible to win \$1000. Simply open and maintain an active checking account and you are eligible to register and win \$1000 cash. You are also eligible by referring a new or existing member who also opens and maintains an active checking account. Only one checking account per member is eligible for an entry form.

This offer is good until December 21, 2006. Drawing will be held December 22, 2006.

VILLAGE OF BARBOURSVILLE RECEIVES NEW CAMERA

Teresa "Tee" Roy, Marketing Director of HAPFCU, recently presented a Sony digital camera to Village of Barboursville Police Chief Alan Meek and Detective Kerry Arthur, Jr.

Police Chief Meek said the camera will be valuable for arrests and crime scene investigations.



F R E E I N F O R M A T I O N A L S E M I N A R S A R E B A C K

We will once again be holding our monthly membership informational seminars. These meetings are conducted in the community room at our Barboursville Office. Appetizers are served at 5:30 pm and the meeting begins at 6:00 pm. Join us:

- *Tuesday, October 10th with our own Rob Whitley discussing *Online Banking*;
- *Thursday, November 9th with George Irvin of Second Creek Technologies discussing *Internet Scams*; and,
- *Thursday, December 14th with Tony Williams of Merrill Lynch discussing *Investments*.

Also, for our Postal Teens (ages 13-17), we will be offering a fun-filled special seminar on our products of interest to you. This includes how to maintain and balance a checking account and the proper use and general information regarding credit cards. So, join us Saturday, January 13, 2007 from 11:00 am to 1:00 pm. Lunch will be served.

Seating is limited, so call Tee Roy at ext. 312 to enroll or if you have a special topic you would like to see discussed in the future.

TUPPERWARE BINGO PARTY

Thursday, October 6th in our Barboursville Office beginning at 6:00 pm. Free prizes and time-saving tips from Dee Hatfield including cooking a microwavable meal in minutes and how to organize your cabinets. Call Tee Roy at ext. 312 to reserve your seat today!

EFFECTIVE NOVEMBER 15, 2006 THE FOLLOWING FEES WILL BE IMPLEMENTED:

OVERDRAFT FEE	\$25	STOP PAY FEE	\$10
RETURNED ITEM FEE	\$20	FOREIGN WIRE TRANSFER FEE	\$25
LOAN PAYMENT LATE FEE \$15 if payment not received within 10 days of scheduled due date (APPLIES TO OPEN-END LOANS ONLY)			

EFFECTIVE IMMEDIATELY, ANY MEMBER RECEIVING FREE CHECKS WILL BE LIMITED TO ONE BOX PER MONTH. THE COST OF ANY ADDITIONAL CHECKS ORDERED DURING THE SAME CALENDAR MONTH IS THE RESPONSIBILITY OF THE MEMBER.

Mailing Address:

P.O. Box 9408
Huntington, WV 25704

Physical Addresses:

500 Virginia Ave., Huntington, WV
3570 Rt. 60 E., Barboursville, WV
1140 Carter Ave., 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 am - 5:00 pm

Wednesday

10:30 am - 5:00 pm
(Ashland: 11:00 am - 5:00 pm)

Friday

8:00 am - 6:00 pm
(Ashland: 8:30 am - 5:00 pm)

Saturday

Huntington & Barboursville drive-thru only
10:00 am - 2:00 pm



2 0 0 6 HOLIDAY SCHEDULE

- Monday, October 9 * Columbus Day
- Friday, November 10 * Veteran's Day
- Thursday, November 23 * Thanksgiving Day
- Monday, December 25 * Christmas Day



SERVICES AVAILABLE

- share accounts (savings)
- share draft accounts (checking)
- overdraft protection
- free limited AD&D insurance
- unlimited check writing
- Visa debit/credit card
- on-line banking/bill pay
- direct deposit
- fee free ATM's (Alliance One)
- MARIA (24-hour audio response)
- drive-thru windows
- auto warranty
- loans
- credit disability insurance
- paid share insurance (up to \$5000, certain age restrictions apply)
- Christmas/Vacation Club
- free notary service
- traveler's/official/cashier checks
- savings bonds
- family membership
- share certificates of deposit
- IRA's (various)
- King's Island discounts
- Ambassador Club (seniors)
- Postal Pup Club (children)
- night depository
- payroll deduction
- postage stamps
- drive-thru mail box
- quarterly newsletter
- electronic statements
- YMCA membership discounts
- fax services
- safe deposit boxes
- Disney World discounts