

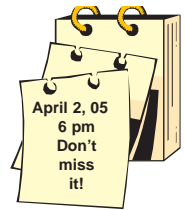
HUNTINGTON AREA POSTAL FEDERAL CREDIT UNION

Volume 52 January 2005

HAPPY NEW YEAR FROM ALL OF US AT HAPFCU!

80th Annual Meeting

Mark your calendar and join us as HAPFCU celebrates and hosts its 80th Annual Meeting April 2, 2005 at the Big Sandy Superstore Arena. Tickets will be available at the Credit Union beginning March 1, 2005. You'll enjoy delicious food, good fellowship and great prizes. Don't miss the meeting! You could be holding the winning ticket!



Official Notice to All Members



Nominations by petition for Board of Directors are now being accepted. There are three positions to be filled. The petition must be signed by 78 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 the Credit Union by **February 24, 2005**. To receive complete details and instructions for the election process, please contact us.

Absentee Ballot Notification



To receive an absentee ballot contact the Credit Union on or before **March 2, 2005**.

File today.....Get your refund today!



Why wait several days or even several months on your Income Tax Refund, when you can get the amount of your refund and enjoy it today. Bring us your income tax returns and we'll loan you up to the amount of your refund today! You only pay interest for the number of days before your refund arrives.

Have to Pay? **No Sweat!** We can help with an Income Tax Loan for only 7.95% A.P.R. And you can take up to one year to repay. This loan special starts Jan.1, 2005 and ends April 15, 2005. Stop by today and we'll help you pay.



Special Interest Articles

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MOVIE TICKETS

Movie tickets for the Huntington Mall Theater can now be purchased at the credit union for only \$5.00. That's a \$2.50 per ticket savings for movies seen after 6pm. Also tickets for Pullman Square Movie Theater are available for \$4.75. Another great reason it pays to join HAPFCU.

Address
Phone Numbers
Hours

Mailing Address

P.O. Box 9408
Huntington, WV 25704

Physical Address

500 Virginia Ave., Huntington, WV
3570 Rt 60 E. Barboursville, WV
1140 Carter Ave., Ashland, KY

Telephone Numbers

Huntington: 304-522-9450
Fax: 304-522-7708
Toll free: 800-253-4708
Barboursville: 304-733-9450
Fax: 304-302-0584
Ashland: 606-325-2568
M.A.R.I.A.: 304-525-4724
or 800-253-4708 ext. 8

Web Address

www.huntingtonpostal.org

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.*
*Ashland closes at 4:30 p.m.

Saturday-Drive thru only

Huntington & Barboursville
10:00 a.m. - 2:00 p.m.

Bankruptcy is a problem. NOT A SOLUTION.

File Bankruptcy and your problems are just beginning.

- ◆ Bankruptcy can stay on your credit record for a full ten years.
- ◆ It may hurt your chances for a future loan to buy a home.
- ◆ It may also keep you from securing money to send your children to college or take advantage of a business opportunity.

If you are over-extended, there are alternatives to bankruptcy. You can consult Margaret Curry in our Special Loans Department at 304-522-9450 ext. 107 to help you look for alternatives instead of filing for bankruptcy.



“The best things in life are free unless you break the rules.”

Par Value Fee

HAPFCU Bylaws require each member to maintain one share with a par value of \$10 in their primary share savings account.

Effective February 28, 2005 any member whose primary share balance is reduced below \$10 and remains there for 90 days will be assessed a \$5 fee. The fee will be assessed on the 91st day and monthly thereafter as long as the balance in your primary share account remains below the \$10 minimum. The fee will be charged against your primary share account or any other account you own, jointly or individually, at the credit union's discretion. **Just maintain \$10 in your Primary Share Account and your account will be fee free.**



Insufficient Funds Fee

Effective February 28, 2005 the fee for items returned due to non-sufficient funds will be increased to \$20 per item. The fee will be assessed whether or not the credit union decides to return or pay each item.

Overdraft Protection

When a check tries to clear your Share Draft Account and there is not enough funds to cover it, Overdraft Protection takes over. Funds are automatically transferred to cover the check. It saves you money and time by not having to pick up those returned checks from merchants. If you never use it then it doesn't cost you a cent. The question is... Are you sure you will NEVER need it?

Be prepared... get it today!



YMCA Mission:
To put Christian principles
into practice through
programs that build
healthy spirit, mind
and body for all.

Get in shape with a discount!

Give the Y a try. Get through the winter months with a **trial membership** that lasts only until May 1, 2005. HAPFCU offers members a discount on a **YMCA Membership** of 15% off the cash rate. For instance a single membership beginning February 1, 2005 thru May 1, 2005 is only \$96.00 plus a one time building fee.

If you decide to join for the year we are offering the convenience of signing up right here at the Credit Union and obtaining a **YMCA Membership Loan** to cover the cost. For more details how you can join the YMCA through HAPFCU and the cost of a **discounted membership** please give us a call at **522-9450 ext. 102.**



huntingtonpostal.org

For the latest CU news go to our website. Keep up with Share Certificate Specials, Repo's, Postal Pup Events, Movie ticket discounts & more. Just log on and while you are there check out the many features available with just a click. For questions about our website call Robert at 304-733-9450 ext. 303.

Free CU Online Training

Join us in Barboursville in our new Conference-Training Room for up to date training on home banking, on-line bill pay and other great tips for checking on your finances at home. Our new facility offers members the latest in training technology and it's free. The class will be taught by Robert Whitley our Data Processing Manager. Call early for reservations at:

**304-733-9450 ext. 300 or
800-253-4708 ext. 300**



Location: Barboursville Office
Date: March 8, 2005
Time: 2 - 4 pm
Cost: Free to Members



Services available:

- ◆ Share accounts -savings
- ◆ Share draft accounts
- ◆ Overdraft protection
- ◆ Free limited life insurance
- ◆ Unlimited checks
- ◆ Free checks with direct deposit
- ◆ Visa debit 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
- ◆ 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
- ◆ Postal Pup Club (children)
- ◆ Free on-line banking @ www.huntingtonpostal.org
- ◆ Free notary service
- ◆ Savings bonds
- ◆ Family membership
- ◆ Night depository
- ◆ Payroll deduction
- ◆ Postage stamps
- ◆ Drive-thru Mail Box
- ◆ Quarterly newsletter
- ◆ Electronic Statements
- ◆ "On Time" On-line bill pay
- ◆ YMCA Membership Discount

Fee Free ATM locations

- CHH FCU -1340 Hal Greer
- UFCU - 317 31st Hunt.
- UFCU- # 1 Highlander Way
- CCSSFUCU 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
- MCU- 215 18th St, Hunt
- HAPFCU- 500 Virginia Ave
- HAPFCU- 1000 Virginia Ave
- HAPFCU- 3570 Rt. 60E. B'ville
- AIFCU - 11631 Rt 23 Catt, KY
- TFCU-29501 Mayo Trail, Catt, KY



Visa USA Amends Fee For International Transactions

The Visa USA Board of Directors has revised its fee for processing international transactions. The revision eliminates the one percent (1%) currency conversion fee. Effective April 2005, HAPFCU Members using their Visa debit or credit cards for international transactions will be assessed a fee calculated as follows:

“A rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or

The government-mandated rate in effect for the applicable central processing date, in each instance, plus or minus any adjustment determined by the Issuer.”

The fee is assessed by Visa USA and not HAPFCU.



Effective February Statement Visa Credit Card Rate will be **10.9% APR.**

Merchant Card Services
Now Available at HAPFCU.

A MasterCard or Visa acceptance program designed especially with your business in mind.
Call for details.

Postal Pups

Hey, Postal Pups you are invited to join our 80th Annual meeting on April 2, 2005. We've planned a special menu just for you. Your tickets will also go into a separate drawing so you can win great cash prizes. Last year several Postal Pups purchased tickets to help our Willing Workers and won some great baskets. Cameron White won \$50.



You can't win if you don't attend!

Sylvan Learning Center Scholarship

Kyle Rose will be awarded a one year scholarship to Sylvan Learning Center in Huntington or Ashland. Sylvan Learning Center is the largest supplemental education provider in the U.S. Sylvan offers after school tutoring for improving study skills, reading, basic math, algebra, writing and college entrance exam preparation(ACT/SAT). Congratulations Kyle!



The scholarship is provided by Sylvan Learning Center which is a select employee group of HAPFCU. HAPFCU members will receive 10% off instructional services. Call Kim at Sylvan for details at 304-736-6988.

| Share Type | Minimum Balance To Earn APY | Annual Percentage Yield (APY) |
|----------------------------|-----------------------------|-------------------------------|
| Regular & Secondary Shares | \$100 | 1.50% |
| Postal Pup Shares | \$10 | 1.50% |
| Ambassador Shares | \$100 | 1.50% |
| I.R.A. Shares | No minimum required | 2.00% |

There is a minimum opening deposit of \$10 for regular share draft accounts. Current dividends declared 12/28/04. The APY is accurate as of 12/31/04.

These rates reflect the annual percentage yield and are presented for members' information only.

Please contact the credit union for additional disclosures and details.

2005 Holiday Closings
Monday, Jan 17, Martin Luther King Jr.
Monday, Feb. 21, Presidents Day
Monday, May 30, Memorial Day
Monday, July 4, Independence Day
Monday, September 5, Labor Day
Monday, Oct. 10, Columbus Day
Thursday, Nov. 11 Veterans Day
Thursday, Nov 24, Thanksgiving
Monday, Dec. 26, Christmas
Monday, January 2, 2006 New Years

N C U A

Your Savings At The Credit Union Are Federally Insured To **\$100,000**

"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".