

HUNTINGTON AREA POSTAL FEDERAL CREDIT UNION

Opportunities Knocking

Volume 44 January 2003

Happy
New Year!



HAPFCU is very proud to announce that 10 new select employee groups have joined the credit union. Our new members include the employees of **Dr. Paul Burnett, D.D.S. Boyd Co. Police Dept. City of Huntington, Huntington Eye Associates, Cabell Huntington Surgery Center, Jim Walter Homes, All About You, Hair & Nail Studio, Pinkerton, Sunoco Food Mart, and Texas Road House.**

Support the SEG's within our membership. HAPFCU philosophy is "People Helping People".

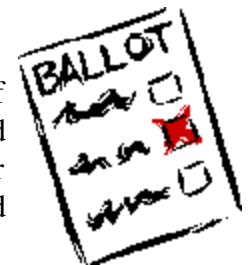
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HAPFCU 78TH ANNUAL MEETING SATURDAY, MARCH 29, 2003 HUNTINGTON CIVIC ARENA

Absentee Ballot Notification

Your Credit Union is pleased to announce that voting for the vacancies on the Board of Directors conducted at the March 29, 2003 Annual Meeting may also be accomplished using an absentee ballot. Voting by absentee ballot allows every member to have their voice heard in one of the most important decisions you make regarding the direction and supervision of your Credit Union.



To receive an absentee ballot, simply send a written request to HAPFCU, P.O. Box 9408, Huntington, WV 25704. Written requests must be received at the Credit Union on or before **February 26, 2003**. In your written request, please include your name, signature, member number, address, day time and evening phone numbers and have the written request notarized. All of this information is required for your written request to be considered valid. Once the Credit Union receives your valid written request, we will mail you a packet of information including the official ballot and instructions for you to complete and return to the Credit Union. These packets will be mailed to you on or before **February 27, 2003**. When you return your completed ballot, the Credit Union has developed well-established procedures to safeguard and hold in confidence your choices for Board of Director.

If you have any questions concerning the absentee ballot process, you may contact any member of the Nominating Committee. They are Jeane Chaffin @ 304-272-3383, Darlene Stroud @ 304-522-9450 or Don Hager @ 304-522-9450. The staff and management of your Credit Union thank you for participating in this year's election for Board of Director.



Board of Directors

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

Supervisory Committee

Mike Newsome-Chairman
Charles Smith Jr.
Carl Riggs
Carrie Simpkins

HAPFCU Staff

Keacy Arrowood, Teller/Loans
Heather York, New Accts
Debbie Goodwin, Teller
Paula Vance, Title Specialist
Sally Lowe, Drive-thru Teller
Bobbi Swanson, Head Teller
Toni Ross, Teller
Theresa Moore, Ashland Office
Jane Spears, Loan Clerk
Rob Whitley, Data Processing
Brittany Kinzer, Bookkeeper
Krista Christian, Sr. Loan Officer
Judy Gilkerson, Mortgage Loans
Sharon Asbury, Marketing
Margaret Curry, Loan Servicing
Marty Bryant, Compliance
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

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 - Main office
10:00 a.m. - 2:00 p.m.

HAPFCU 78TH ANNUAL MEETING

NOMINATION BY PETITION FOR BOARD OF DIRECTOR

On March 29, 2003, the Huntington Area Postal Federal Credit Union will hold its 78th Annual Meeting at which time members of the credit union will elect three (3) individuals to fill a corresponding number of vacancies on the board of directors. This notice is being sent to inform each member that nominations for these positions are now being accepted by petition. You may nominate any member of the credit union to fill one of the vacancies as follows:



is being sent to inform each member that nominations for these positions are now being accepted by petition. You may nominate any member of the credit union to fill one of the vacancies as follows:

- 1) Nominations by petition must be signed by at least 1% of the total membership of the credit union. At this time 50 signatures are required.
- 2) Each nominee by petition must submit a signed statement of their qualifications and a biographical sketch of themselves along with the petition to the secretary of the board. Qualifications include: (1) Must be a member in good standing, (2) No relative of an employee or volunteer of the Credit Union may serve as a board of director, (3) Nominee must have not engaged in conduct in a public forum that would have violated the Code of Ethics, Privacy and Confidentiality, and Fraud policies of the Credit Union. This includes violating any privacy or confidentiality related issues, and (4) must possess some reasonable knowledge of credit union activity and a general understanding of financial related matters.
- 3) Each nominee by petition must submit a signed certified statement that they: (1) accept the nomination and will faithfully serve if elected, and (2) will not conduct himself/herself in any self-dealing or self-fulfilling agendas if elected. This must also be submitted with the petition to the secretary of the board.
- 4) Each nominee by petition must submit a signed statement that authorizes the credit union to obtain a current credit report on the nominee.
- 5) If elected, nominee must agree to attend inside training regarding director duties and responsibilities, and, confidentiality and privacy issues.

The time period for receiving nominations by petition will close as of the close of business on February 17, 2003. All of the information requested above is required by federal regulation and must be submitted to the secretary of the board of directors of the Huntington Area Postal Federal Credit Union by **February 17, 2003**. The address to send the required information is Huntington Area Postal Federal Credit Union, 500 Virginia Avenue, Huntington, WV 25701.

The election process on **March 29, 2003**, will not be conducted by ballot and no nominations from the floor will be accepted if there is only one nominee for each position to be filled. The nominating committee of the credit union hereby provides the following qualifications and biographical data on each nominee already accepted by the nominating committee:

J. P. Hutchison



Qualifications

Member in good standing
Will faithfully serve and continue education if elected

Personal Data

Retired Letter Carrier
Honorary Life Deacon of Westmorland Baptist Church
Served on the Board of Directors for 22 years
Chairman of the Board for five years
Married for over 50 years to Harriet with one son and three grandchildren and one great grandson
Active member of Gideon International
Attended numerous educational courses

Kay L. Wheeler



Qualifications

Member in good standing
Will faithfully serve and continue education if elected

Personal Data

Retired CEO of HAPFCU with over 20 years of service in various capacities.
Board of Director for 14 years
Married to James with one son and two grandchildren
Attended numerous educational courses throughout her career

Ronald E. (Ron) Harvey



Qualifications

Member in good standing
Will faithfully serve and continue education if elected

Personal Data

30 year veteran of the USPS
Board of Director for eight years
Credit Committee Member for five years
Personnel Committee Member for seven years
Has served as Vice President of Huntington League of Credit Unions
Vice Chairman of the Board of Directors
Married to Dreama with five children and five grandchildren
Charter member, Director and Treasurer of Sanctuary of Grace Church
A 32nd degree Mason and past Master of IOOF in Huntington
Attended numerous educational courses fulfilling his Director obligations.

On or about February 22, 2003, a notice will be posted in the lobby of each credit union office of all individuals nominated either by the committee or petition for the vacant board position(s). You may direct any questions regarding the election process to any member of the Nominating Committee at the Credit Union. These individuals are Jeane Chaffin @ 304-272-3383, Darlene Stroud @ 304-522-9450 or Don Hager @ 304-522-9450.

Sincerely,

Jeane Chaffin, Board Secretary



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
- On line computers in lobby for member convenience
- 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



Auto Loan Special!
March 31 -
April 11, 2003
 Details coming soon.



Congratulations!
Kay Wheeler
&
Chris Spence
Winners of our
Willing Workers
Christmas Baskets
Thanks for all the
donations!



NEW HOURS!*
 The credit union is now open until
5 p.m. Mon - Thurs
and 6 p.m. on
Friday.

*Huntington Office Only

Postal Pup Page



Postal Pups get ready...cause we're packing for Sea World/ Six Flags in Aurora, Ohio.

The Postal Pups had a great time at the Christmas Party and Santa said that everyone had been "good." Since we have such "good" Postal Pups we're taking you on a great trip, Saturday, June 28. We'll start taking reservations, February 3, when more information is available. We have three buses reserved and last year they filled quickly, so call early at 304-522-9450.

We hope to make this trip the best ever! Not a Postal Pup? What are you waiting for? Come in and join today!

Share Certificate* Minimin Deposit \$500

That's right, you can purchase a Share Certificate of Deposit for *only* \$500.

So hurry into the CU and SAVE!

*3 month term no longer available

Income Tax Loan

2002 Tax Returns

7.50%* A.P.R.

Annual Percentage Rate

90 day - 1 year term

Jan. 1 - April 15, 2003

*Subject to credit approval



Share Type	Minimum Balance To Earn APY	Annual Percentage Yield (APY)
Regular & Secondary Shares	\$100	2.00%
Ambassador & Pup Shares	\$10	2.00%
Regular & Pup Share Drafts	\$0.00	.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 12/16/02. The APY is accurate as of 12/31/02.

Please contact the credit union for additional disclosures and details.

2003 Holiday Closings

Monday, Jan 20, Martin Luther King Jr.
 Monday, February 17, Presidents Day
 Monday, May 26, Memorial Day
 Friday, July 4, Independence Day
 Monday, September 1, Labor Day
 Monday, October 13, Columbus Day
 Tuesday, November 11, Veterans Day
 ATM's & M.A.R.I.A. are available 24/7



"This Credit Union is federally insured by the National Credit Union Administration".



EQUAL HOUSING LENDER

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