

# NEWSTRACKS

Huntington C&O Railway Employees  
Federal Credit Union

July 2018 Edition



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**you**

## In This Issue

Annual Shareholders  
Meeting Update

5 Steps to Fight Skimming

truSTAGE AD&D Insurance

Debit & Credit Card  
Travel Tips

Share Account Dividends

Holiday Closings



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Hours: Monday-Friday 8:30 to 5:30  
Saturday 9:00 to Noon (drive-thru only)

## Annual Shareholders Meeting Update

The credit union held its 90th Annual Shareholders meeting on May 22nd at the Huntington Civic Arena. A good crowd turned out for the event and all were treated to participation gifts and every attendee won a door prize. During the proceedings, the 2017 Annual Report was presented and manager Chris Hutchison gave a brief overview of the credit union's financial condition.

As part of the business meeting, Taylor Joan Harless, a senior at Cabell Midland High School, was introduced as the 2018 recipient of the Pierce-Marcum Volunteer Scholarship Award. It was noted that Ms. Harless participated in several volunteer activities while maintaining a 4.2 grade point average. She was presented with a commemorative coin, a plaque of recognition, and a check for \$500 to start her college career.

Also during the business meeting, Board Secretary Brian Whitlock informed the audience that Chris Hutchison has announced August 31st as the date for his retirement from the credit union. Mr. Whitlock recounted some of Chris' many accomplishments over his more than thirty year tenure and spoke of the dedication and professionalism he has always exhibited. As he concluded his remarks, Mr. Whitlock unveiled a new scholarship to begin in 2019 in recognition of Chris Hutchison's contributions to the credit union. Named the *Christopher D. Hutchison Leadership Award*, the annual \$500 scholarship will be presented to a high school senior that has demonstrated some of the characteristics Chris has displayed while leading the credit union over the past three decades.

Looking ahead, we encourage all members to plan to join us next May as we continue the tradition of sharing our accomplishments and keeping all informed of what is happening with your credit union.

## 5 Steps to Fight Skimming



**Examine  
Card Readers**



**Check Your  
Statements**



**Pay Inside at  
Gas Stations**



**See Fraud?  
Contact Your CU**



**Be Aware & Report  
Suspicious Activity**



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### Debit and Credit Card Travel Tips

Now that we offer EMV debit and credit cards that encrypt information, traveling with your Huntington C&O Railway EFCU cards is even more secure than before. Every time an EMV card is used for payment, the card chip creates a unique transaction code that cannot be used again.

To further ensure smooth transactions while traveling, here are some tips to be aware of:

- When on trips, avoid using your debit card with the credit option for purchases at merchants such as grocery stores, gas stations, or departments stores. Instead, use the card for PIN-based transactions. This not only allows the transaction to be approved, but also reduces the probability of being declined for future transactions while traveling.
- Ensure all of your contact information is up to date before traveling so we can reach you to verify charges.
- If you receive a call from an unknown number just after a purchase, please answer the call. The fraud department may be contacting you to verify the purchase and confirming the charges will help avoid declines.

### Share Account Dividend Rates 2nd Quarter 2018

Share Type	Minimum Balance	A.P.Y
Regular Shares	\$100	0.15%
Junior Shares	\$5	0.15%
Vacation Clubs	\$5	0.25%

### Holiday Closings

Independence Day . . . . .	July 4
Labor Day . . . . .	September 2

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# NCUA

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