

NEWSTRACKS

HUNTINGTON C&O RAILWAY EMPLOYEES FEDERAL CREDIT UNION



July 2009

we belong to
you

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81st Annual Shareholders Meeting

The credit union held its 81st Annual Shareholders Meeting on Tuesday, May 19, 2009 at the Huntington Civic Arena. Environmental bags and flashlight pens were given to all attendees and refreshments were served before the meeting started. Chris Hutchison, credit union manager, reported on the financial status of the credit union for 2008. He stated how the credit union remains strong as we work through the current economic downturn.

We were privileged to have Kenneth Watts, WV Credit Union League President, give the key note address this year. After speaking of his grandchildren, he discussed the status of credit unions nationally and those operating in West Virginia. He expressed his enthusiasm that credit unions continue to be well capitalized and stand ready to extend credit to their members.



Kenneth Watts

After the business session of the meeting, everyone received a door prize. A few members were lucky enough to win some cash prizes ranging from \$25 to \$100. We would like to thank everyone who attended and hope we have enlightened members on the status of the credit union.

Remember, the credit union is here to serve and we like when members give their feedback on how well we are performing. For a free copy of our 2008 Annual Report, please contact us during business hours.



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Hours: 8:30 to 5:30 Monday-Friday
Saturday Drive-Thru 9am to noon

2009 Pierce-Marcum Volunteer Scholarship Award Winner

Congratulations to Cassie Stender, the winner of the 2009 Pierce-Marcum Scholarship Award. Cassie graduated from Spring Valley High School with a 3.66 GPA and is looking forward to taking classes at Marshall University, where she will study biology and nursing. She volunteers with youth and elderly service organizations and donates blood at the American Red Cross.

At the Annual Meeting, Cassie was recognized for her accomplishments and was presented with a \$500 grant, along with a commemorative plaque and graduation coin.

The credit union wishes the best for Cassie in her future studies and career endeavors.



Cassie Stender

Chessie Club Youth Summer Party Scheduled

The Chessie Club youth party is scheduled to take place on Saturday, August 9, 2009 at the Barbourville Community Park from 11:00 am until 12:30 pm. Pizza and drinks will be provided by the credit union from 11 a.m. to noon, followed by door prize drawings.

This year we will be located at shelter # 9, which is close to the lake. The credit union will provide an assortment of sports equipment to play with and you are more than welcome to bring your own if you like. The shelter is next to the tennis courts and the credit union will bring a few tennis racquets for members who don't have their own. We also have access to a net next to the shelter for volleyball or badminton games.



If you have any question about the party or need directions to the park, please call us during business hours for information.

Not Wanting To Keep Up With Your Finances While On Vacation?

With vacation time upon us, you are probably wanting your time away from home to go as smooth as possible. Taking a lot of cash with you can be dangerous. Traveler's checks can be a hassle and not all merchants accept them. Debit cards are convenient but you have to remember to write down the amount of purchase so you don't overdraw your checking account.



The credit union has an answer for your perfect getaway. We have pre-paid Visa gift cards that you can purchase for a small fee and can load funds on them ranging from \$10 to \$500. There are a few places Visa recommends not to use them, but otherwise any place that takes Visa will accept them.

Vacations are just one way to using these pre-paid card, so give us a call to find out all the details.

Important Notice!

Over the next few months, we will be changing share draft checking processors. You may have already received a notice from us about changing the routing number for certain electronic transactions. Going forward, all paper checks must be replaced with the new routing information encoded. We will notify you soon about how to receive a free order of checks. Below are some important facts to note:

- Effective date of change is September 30, 2009.
- Routing number for electronic transactions is 251584003.
- All paper checks MUST be replaced prior to change date.
- After the change date, checks with the old information **will not** clear your account.

As always, please contact our staff with any questions you may have and continue to look for updates on this important issue.



Compare Your Credit Card Interest Rate To The Credit Union's Interest Rate

The next time you open your credit card statement, look at the interest rate listed for purchases and cash advances. Most banks and department store credit cards are charging interest rates ranging from 15% up to 27% APR*, while the credit union's Visa Classic credit card is at a low **9.25%** APR* for both purchases and cash advances.



Not only will you get a low interest rate with our card, but we also offer **ScoreCard**, a reward program that allows you to collect points with every purchase, then redeem them for merchandise.

With a Visa Classic credit card, you can manage your account online. It's free! It's easy! Simply go to www.zeccardinfo.com and enroll in our online service. You can review account information, track spending, set alert notifications, download files, and much more.

* Annual Percentage Rate.

Credit Union Volunteer Remembered



Earlier this year, the credit union suffered the loss of an influential and respected volunteer, Fred T. Hall. Over the years, Fred served on the Credit and Supervisory Committees and most recently served as a member of the Board of Directors. Known for his intellect and candor, Fred brought integrity and thoughtfulness into every

meeting and always had the best interest of the credit union at heart.

2nd Quarter 2009 Share Account Dividends

Share Type	Minimum Balance	Annual Percentage Yield
Regular Shares	\$100	.50%
Junior Shares	\$5	.50%

Holiday Closings

Independence Day

July 4, 2009

Labor Day

September 7, 2009

