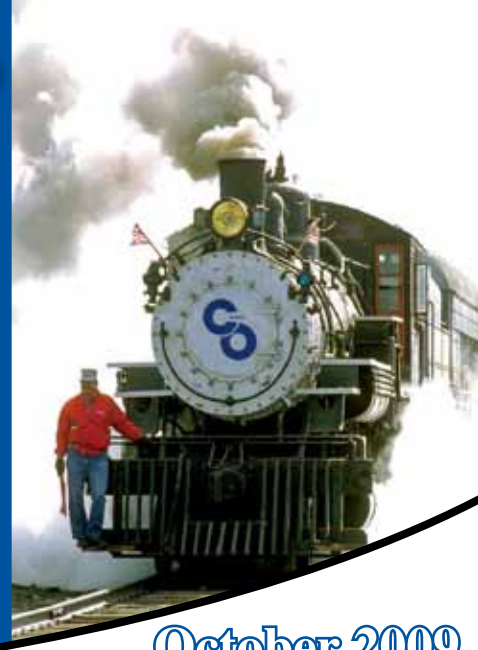


# NEWSTRACKS

## HUNTINGTON C&O RAILWAY EMPLOYEES FEDERAL CREDIT UNION



October 2009

we belong to  
**you**

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901 6th Ave \* Huntington WV 25701  
Toll Free \* (800)643-5039  
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www.c-ocreditunion.com  
Hours: 8:30 to 5:30 Monday-Friday  
Saturday Drive-Thru 9am to noon

### International Credit Union Day Open House October 17, 2009

In celebration of International Credit Union Day on Saturday, October 17, 2009, the credit union will be open from 9:00 a.m. until 1:00 p.m., with the lobby being open from 10:00 a.m. until 1:00 p.m.

We welcome all members and potential members to join us for our 2nd Annual Open House where food, drinks, and credit union handouts will be available. We will also have staff available to handle transactions and open new accounts for those wanting to bring a friend or relative to join the credit union.

If the current economy has a silver lining, it has to be the potential for membership growth. The current crisis has presented our credit union with its greatest opportunity in decades to bring in new members. Tell a friend or relative how the credit union has served your financial needs and bring them in on this day to show them what they are missing.

To find out more about our International Credit Union Day Open House, call us at (800)643-5039 for details.



### New Checking Routing/Transit Number Is Now In Full Operation

All members should have received information from the credit union regarding an important change to the routing/transit number on your checks. As of September 30, 2009, checks with the old routing/transit number (091901972) can no longer be processed. Make sure your checks have the new routing/transit number of 251584003 encoded on the bottom left corner, like the example below.

If you have not replaced your checks, please call the credit union right away to order a free box with the new routing/transit number. If you need checks quickly, you can always contact us for a few temporary checks to last you until you receive your complimentary box.

Just a reminder, for those having tax refunds deposited into their credit union checking account, make sure to have your tax preparer use the new the routing/transit number. Otherwise your refund deposit will not get processed and will be returned to the IRS.

New Routing/Transit Number ▶



## Summer Chessie Club Party

The credit union would like to thank all the Chessie Club members who attended the summer party held at the Barbourville Community Park on August 8, 2009. We had a great turnout of kids who enjoyed pizza, sodas, and some outdoor play time. Some lucky Chessie Club members won door prizes, while every member received a flip flyer frisby for attending.



We are currently planning on our next Christmas Chessie Club party and will send out invitations when all the details are worked out. We try to have the party the first week in December, so be on the lookout for those details in late November.

If anyone has any party suggestions, let us know. We are always looking for ways to improve our parties while keeping the cost reasonable.

### If You Are Signed Up With Netlink Online Account Access, You Can Receive Your Statements Electronically.

Many of you have already signed up for Netlink, the online account access source, to check your balances and daily transactions. Consequently, when statements are received in the mail, some might just throw them out or file them away without even looking at them.



To help save paper, postage, and time, the credit union is encouraging all members to go paperless and receive statements electronically with **eStatements**. To start using this service, simply log on to your Netlink account and select the **eStatements** link located under the **Services** heading. This will allow you to access your statements, while eliminating all the paper waste and the clutter around the house.

Once you sign up, you will receive a notification to your current e-mail address alerting you when your **eStatement** is available. Then simply log on to your Netlink account to view, print, or save your **eStatement**. After you sign up with **eStatements**, you will no longer receive statements in the mail, but will continue to receive your *Newstracks* newsletter by e-mail.

### Visa Gift Cards Are Perfect For The Holiday Season

The credit union is the perfect place to turn to for the hard to buy for person around Christmas time. Visa Gift Cards can be purchased for a minimal charge and loaded up front with amounts ranging from \$10 to \$500. Gift cards are perfect because they can be used anywhere where Visa is accepted, with a few exceptions. Ask one of our member services personnel about all the details on Visa Gift Cards the next time you stop by the credit union.

## More Members Are Taking Advantage Of The Credit Union's Visa Classic Credit Card Low Rate

In the July edition of our *Newstracks* newsletter, we had an article promoting our low rate Visa Classic credit card. Since then, we have had an overwhelming response of credit card applications.

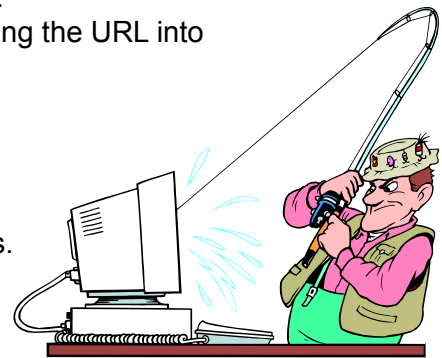
Members are taking advantage of our 9.25% Annual Percentage Rate and transferring their high balances on other credit cards to ours. Transferring balances won't get you completely out of debt, but it will help you pay your balances down quicker, with less interest being charged.

Christmas is right around the corner and now is the time to start shopping to avoid the crowded malls around the holiday season. Apply for the credit union's Visa Classic card now and receive your card within a couple weeks. Start using your card right away and enjoy the money you will save with our low interest rate.

## Phishing - 5 Tips To Protect Yourself

Phishing is a type of deception designed to steal your identity. In a phishing scam, a malicious person tries to get information like credit card numbers, passwords, account information, or other personal information from you under false pretenses. Phishing schemes usually come via spam e-mail or pop-up.

1. Never respond to requests for personal information via e-mail.
2. Visit Web sites by typing the URL into your address bar.
3. Check to make sure the Web site is using encryption.
4. Routinely review your credit card statements.
5. Report suspected abuses to the proper authorities.



### 3rd Quarter 2009 Share Account Dividends

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

### Holiday Closings

Thanksgiving	November 26, 27, 28, 2009
Christmas	December 24, 25, 26, 2009
New Years	December 31 and January 1, 2

