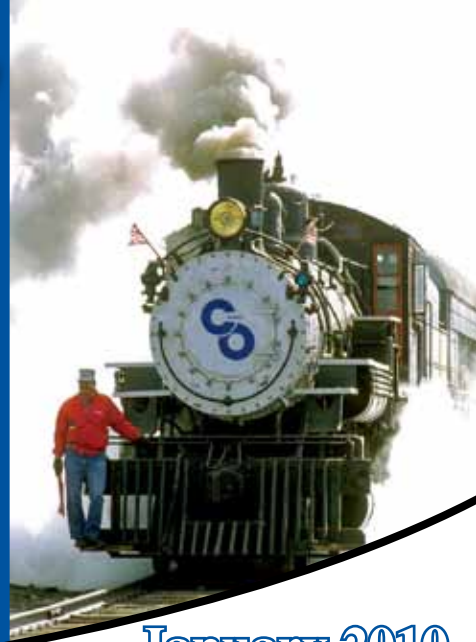


NEWSTRACKS

HUNTINGTON C&O RAILWAY EMPLOYEES FEDERAL CREDIT UNION



January 2010

we belong to
you

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Board of Directors Seats for 2010

There are three Board of Directors seats expiring in 2010. The seats are for three-year terms as a member of the Board. A nominating committee has submitted the following candidates for the expiring seats:

Candidate	Occupation	Residence	Qualification
Jerry Chapman	Retired from CSXT	Huntington, WV	Director since 2004 Current President
John P. Simpson	Retired from CSXT	Proctorville, OH	Director since 1983 Past President
Brian Whitlock	C&O Credit Union Comptroller	Huntington, WV	Director since 1990 Current Secretary

The following steps are required to add other nominees to the official ballot:

1. A petition listing the nominee's name and signed by at least 60 members must be submitted to the Board of Directors secretary by no later than February 26, 2010.
2. The petition must include a brief statement of qualifications and biographical data for each nominee.
3. Each nominee must also submit a signed statement indicating his or her agreement to be nominated and willingness to serve if elected.

The names of all qualifying nominees will be posted in the credit union lobby by March 19, 2010. There will be no nominations accepted from the floor at the 2010 Annual Meeting, which will be held Tuesday, May 25, 2010, at the Big Sandy Arena in Huntington, WV. If nominees are added to the ballot by petition, an election will be held during the business session of the Annual Meeting. Otherwise, the candidates listed above will be declared elected by acclamation.

For more details about the election process, about director duties and responsibilities, or to receive a nomination by petition packet, you may contact Brian Whitlock, Board of Directors secretary, at (800)643-5039 during normal business hours.

Pierce-Marcum Volunteer Scholarship Award

High school seniors who are looking to further their education will be pleased to know the credit union is proud to extend the Pierce-Marcum Scholarship Award for 2010. This annual award is granted to a graduating high school senior within our field of membership who has accomplished academic excellence and demonstrated the spirit of volunteering as exemplified by two longtime credit union advocates, S.E. "Everett" Pierce and H.F. "Jake" Marcum. Candidates for this year's award will be asked to submit an application listing academic achievements as well as all volunteer activities. The applications will be reviewed by an independent panel and an award winner will be selected based upon criteria such as grade point average, community involvement and volunteer activities. The award winner will receive a one-time grant of \$500 to be used for higher education at an accredited institution of his or her choice. Applications for this year's award will be accepted until April 16, 2010, and an award winner will be announced at our 2010 Annual Meeting. For questions regarding the scholarship or to obtain an application, please contact our marketing department during normal business hours.



Huntington C&O Railway E.F.C.U.
901 6th Ave * Huntington WV 25701
Toll Free * (800)643-5039
Fax Line * (304)525-3768
www.c-ocreditunion.com
Hours: 8:30 to 5:30 Monday-Friday
Saturday Drive-Thru 9am to noon

CHESSIE CLUB CHRISTMAS PARTY



Credit Union Says Farewell To A Long-Time Employee

After a stellar career of nearly twenty-five years with the credit union, loan department supervisor **Erma Maynard** will be retiring in January. Over the years, Erma has witnessed many changes in the credit union's lending operations. From ever-expanding regulations, advances in technology, and both good and bad economic times, Erma has been able to oversee the loan department with one goal in mind: to provide every member with the best service possible. Countless members have been helped by Erma, who always took the time to find the right solution for each situation. Coworker and Board member Brian Whitlock stated, "Of all the employees I have worked with, Erma stands out as someone I could always count on, no matter what the circumstances." We all wish Erma the very best as she sets off on a long and enjoyable retirement.



Important Notice

The service fees listed below will become effective as of March 1, 2010. Should you have any questions regarding these service fees or to obtain a copy of our complete service fee schedule, please call us during normal business hours or e-mail us at info@c-ocreditunion.com.

Insufficient Fund Fee (NSF).....	\$23.00
Returned Item Fee.....	\$15.00
Overdraft Transfer Fee.....	\$5.00
Official Check Copy Fee.....	\$5.00
Official Check Mail Withdrawal Fee.....	\$2.00
Official Check Stop Payment Fee.....	\$10.00
Invalid Address Monthly Fee.....	\$1.00
Transfer Request by Phone.....	\$2.00

Attention Tax Return Filers

Ready or not, income tax filing season is upon us. Many filers due a refund utilize the convenience and safety of direct deposit to receive their money. If you choose direct deposit for your refund, please note our Routing/Transit number: **251584003**. This number is required whether you complete your own return or have a professional prepare it for you. Also, please be aware of how to determine the account number you wish to have your refund direct deposited into. For checking accounts, use the 13-digit number located on the bottom, middle section of the MICR line on your checks. All checking accounts begin with the prefix "220", followed by ten additional numbers. For savings accounts, use the "member number" located on the top, right hand corner of your account statement. Failing to use the correct Routing/Transit number or account number will delay your refund. As always, please call one of our member services representatives for assistance.



4th Quarter 2009 Share Account Dividends

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

Holiday Closings

**President's Day
Easter Holiday**

**February 15, 2010
April 2 & 3, 2010**

