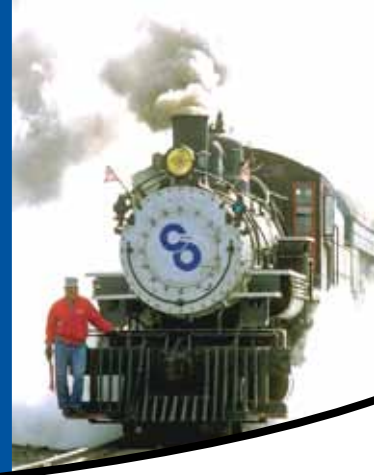


NEWSTRACKS

HUNTINGTON C&O RAILWAY EMPLOYEES FEDERAL CREDIT UNION



April 2010

we belong to
you

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Introducing Online Bill Pay

Fast » Easy » Secure

We have just added another great member service to our lineup--Online Bill Pay. With Online Bill Pay, you can manage your finances without having to worry about paper bills and checks! Online Bill Pay allows you to make one-time payments, payments that vary each month, payments that are the same each month, and even person-to-person payments.

Spend Less Time Paying Bills

The average person spends two hours per month paying bills: writing checks, addressing envelopes, finding stamps, mailing. You can now pay bills in minutes with our new Online Bill Pay service.

Get Control of Your Money

You want to save time, but you need control, too. With our Online Bill Pay service, you have complete control over your finances.

- » Transfer funds directly from your share draft checking account
- » Know when your payments will clear--you set the payment dates
- » Have all your records in one place--know at a glance what you've paid and when
- » Easily download payment information to your personal accounting software

How to Get Started

Setting up Online Bill Pay is fast and easy. Just log on to your **Netlink™** account and click on the **Bill Payments** link located under the **Services** heading on the left side of the main menu. Then, follow the simple on-screen instructions to begin saving time and taking control of your finances. To get started, you will need the following:

- » A share draft checking account in good standing
- » An active **Netlink™** account
- » There are **NO** fees to use Online Bill Pay



It's So Easy!



**Huntington C&O
Railway E.F.C.U.**

901 6th Ave * Huntington WV
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

For more details, contact Michelle toll-free at (800)643-5039 or e-mail us at billpay@c-ocreditunion.com.

Moses Auto Mall of Huntington & Credit Union Team Up for Big Savings

From Friday through Monday, April 9th through April 12th, Moses Auto Mall of Huntington and the credit union will be joining forces to bring together some of the best new and used auto deals around. During this exclusive four-day event, Moses Auto Mall will offer a wide selection of new vehicles from Pontiac, Buick, GMC, Cadillac, Nissan and Mitsubishi, as well as dozens of great used vehicles to choose from. Be sure to get to the dealership early to pick your next new or used vehicle. For details, contact Moses at (304)736-5291.



Our auto loan rates continue to be some of the lowest in the area. For this special event, we will lower our rates even further, with used auto loan rates as low as **4.75% APR***.

We have also enhanced our used auto loan program by extending the payback terms. You can lower your monthly payment and more easily stay within your budget by extending the payback terms. We offer terms ranging up to six years, depending on the year of the vehicle being financed. Stop by our office or call us today for pre-approval. And remember, you can apply "24/7" by using your **Netlink™** online account access.

APR = Annual Percentage Rate. All loans are considered on an individual basis. Rates and terms vary based upon individual credit worthiness.

Manager Makes Personnel Announcements

Manager **Chris Hutchison** recently made several personnel announcements affecting the credit union's loan department. Following the retirement of long-time employee Erma Maynard, Mr. Hutchison announced that **Alisha Gill** has been promoted to loan department supervisor. Alisha has more than nine years of seniority with the credit union and has remained dedicated to learning the intricate details of operating a successful lending program. As part of her many responsibilities, Alisha also oversees collateral loan titling and insurance. We congratulate Alisha on her promotion and are confident she will provide the quality service members have come to expect from our loan department.



Chad Matthews

Our newest employee, **Chad Matthews**, comes to us with more than ten years of local credit union experience. Chad will be working as a loan officer, where he will counsel with members about their personal, auto and other borrowing needs. Chad resides in Huntington, where he and his wife Jaime are raising two young children. An ardent Cleveland Browns fan, Chad stands ready with an outgoing and friendly personality to help members make the right borrowing decisions.

Two other credit union employees have been trained to work in the loan department on an as-needed basis. **Diane Perry**, who works primarily as a teller, has undergone cross-training to conduct loan interviews and to disburse approved loan funds. Diane has six years seniority with the credit union and always has a smile and a warm greeting for all the members she serves.

From our collections department, **Terri Frasher** has also been cross-training to conduct loan interviews and to disburse approved loan funds. Terri has nearly four years seniority and worked for several years prior in the local credit union arena. Also very personable, Terri uses her valuable experience to provide members with quality one-on-one service.



Frasher, Gill and Perry

EARN SOME GREEN FOR GOING GREEN

Need a good reason for going green? We are offering \$5.00 to all members who sign up for **eStatements** from now until June 30, 2010!

An **eStatement** takes the place of traditional paper statements. You can access current and archived **eStatements** online at your convenience. No more worrying about financial information being lost or stolen out of your mailbox.

Signing up is simple--log on to your **Netlink™** account and click the **eStatements** link located under the **Services** heading and follow the on-screen instructions. If you prefer, give us a call and a representative will enroll you instantly. Once enrolled, we will credit your share account for \$5.00!



Important Changes to Check Hold Policy

The Federal Reserve Board (FRB) has completed a consolidation plan for its check clearing centers. Under the plan, all paper checks are now processed at a central location, thus reducing the time required to clear most items. As a result, we have amended our check hold policy to reflect the FRB consolidation.

Beginning immediately, we have eliminated all non-local holds and use only second-day availability holds on a case-by case basis. What this means to you is if we place a hold on a check you deposit, the funds will generally be available to you by the second business day after deposit. For example, if we place a hold on an item deposited on Monday, the funds will become available to you on Wednesday, the second business day after deposit. As before, the first \$100 of a held deposit is always available on the next business day.

We will continue to utilize exception holds as authorized by the FRB, which may lengthen the hold period on a deposited item. Reasons for applying an exception hold include large items (over \$5,000), redeposited items, repeated overdrafts, and new accounts (open for less than 30 days).

If we place a hold on a deposit, we will provide notice of the hold and clearly indicated the date that the deposited funds will be available to you. If we place a hold on an item subsequent to deposit, we will mail you a notice within one business day explaining the hold and indicating when the funds will be available.

Tax Filing Deadline is Only Days Away

April 15th is fast-approaching, so here are a few last minute income tax filing tips. If you are due a federal or state refund, consider using direct deposit to receive your funds. You will need two important numbers to use the convenience of direct deposit: the credit union's Routing/Transit Number--251584003, and your credit union account number. For share draft checking, your account number is the middle set of numbers located on the bottom of your checks. It is a 13-digit number, beginning with the prefix "220." For your share savings account, find the "member number" box located on the upper right-hand corner of your account statements.



If you happen to owe additional taxes this year, we may be able to help you with a low-cost personal loan. With interest rates as low as 6.99% APR*, we can ease some of the burden of owing "Uncle Sam."

A great way to possibly lower your taxes due is to contribute to an Individual Retirement Account (IRA). You have until April 15, 2010, to make a contribution for tax year 2009. You may contribute up to \$5,000 annually to an IRA. An additional \$1,000 contribution is available for persons age 55 and over. Consult with your tax professional for deductibility and contribution restrictions.

*APR = Annual Percentage Rate. All loans are considered on an individual basis. Rates and terms may vary based upon individual credit worthiness.

Claim What's Yours Credit Union Members Get \$1,000 No-Cost Protection

Did you know your credit membership entitles you to \$1,000 of no-cost accidental death and dismemberment (AD&D) insurance? The coverage is made available to members by the credit union and is underwritten by CUNA Mutual Insurance Society.

With AD&D insurance, you add protection for when serious accidents happen. And you can purchase more coverage, up to \$300,000, and receive additional benefits to aid yourself and your loved ones with unexpected expenses:

- hospitalization--helps pay for hospital stays
- childcare assistance
- education assistance--helps pay for college costs

To take advantage of your no-cost \$1,000 protection or to apply for more coverage, contact MEMBERS Financial Services today at (877)636-2377. Also, be sure to ask about CUNA Mutual Group's other offerings such as term life insurance, auto insurance and home mortgage insurance.



The insurance offered is not at deposit and is not federally insured or underwritten or guaranteed by the credit union.

Mark Your Calendars

Be sure to mark your calendars and appointment books for these two important upcoming dates. First, Friday, April 16, 2010, is the deadline for graduating high school seniors within our field of membership to apply for this year's **Pierce-Marcum Volunteer Scholarship Award**. Selected by an independent panel, the winner of this award is given a one-time grant of \$500, a plaque marking the achievement, and a commemorative coin. Applications for the scholarship can be obtained from our website or picked up from our lobby. Contact our marketing department with any questions you may have.

Next, Tuesday, May 25, 2010, is the date for the credit union's 82nd Annual Shareholder's Meeting. Beginning at 7:00 p.m., the meeting will be held at the Big Sandy Superstore Arena located in downtown Huntington. The order of events includes an informative business session followed by door prize drawings.

Soft drinks and snacks will be provided. The Annual Meeting is an opportune time to learn about the credit union's operations as well as the financial industry as a whole. We hope you will plan on joining us.



Kings Island

Planning a trip to Kings Island this summer? Make sure you stop by the credit union before you go and purchase your discounted tickets. The credit union will be selling discounted tickets to members Monday through Friday from April to October (tickets cannot be sold at the drive-thru). Call the credit union for details about purchasing discounted Kings Island tickets.

| | One-Day Ticket | Two-Day Ticket | |
|--------------------------|--|--|--|
| | Adult <small>Ages 3-61 48" tall & taller</small> | Jr/Sr <small>Ages 3 & up under 48"/62+</small> | Adult <small>Ages 3-61 48" tall & taller</small> |
| General Admission | \$48.99 | \$31.99 | \$48.99 |
| CU Price | \$28.99 | \$23.99 | \$48.99 |

Kings Island is unleashing yet another animal! The astronomical Planet Snoopy joins the monstrous Diamondback roller coaster in delivering world-class thrills for the entire family.

The all-new Planet Snoopy boasts an elaborate collection of PEANUTS-themed rides and attractions for every age, including more kids' roller coasters (four) than any other amusement park in the world. Planet Snoopy will also feature a live stage show, "Charlie Brown's Hoedown," and daily meet and greet opportunities with PEANUTS characters such as Charlie Brown, Linus, Lucy and the world's most famous beagle, Snoopy.

Debuting October 2, 1950 and starring an unlikely round-headed hero and a unique cast of young characters wiser and wittier than their years, Charles Schulz's PEANUTS is not just the best-known, most-loved comic strip ever created, but a true global phenomenon. The PEANUTS characters are featured in 2,200 newspapers, in classic television specials and on re-mastered DVD's, on stage, in hundreds of books and across the Internet. They have inspired every kind of consumer product from t-shirts to toothbrushes.

"PEANUTS are an international icon," Kings Island's vice president and general manager Greg Scheid said. "Snoopy and his pals are instantly recognizable among children and adults alike. We're excited to have the PEANUTS Gang as part of the world-class thrills, fun and family entertainment for our guests."

Elsewhere in the park, speed junkies can get their fix on Diamondback, the tallest, fastest and meanest roller coaster to ever strike Kings Island. Standing 230 feet tall at its highest point, riders on Diamondback snake their way around 5,282 feet of track at speeds up to 80 mph! The \$22 million steel coaster opened to rave reviews in 2009, giving more than 1.8 million thrilling rides in its debut season.

Kings Island opens for weekend operation April 17 (closed April 18). Daily operation begins May 21.

Through these difficult times, we are standing beside you

Your credit union can help you in many ways when times are tough. We understand in today's economic climate how challenging life can be.

Perhaps your financial difficulties are getting out of control. If so, you can contact **Trinity Debt Management** and talk to an expert. **Trinity** offers several options to help you get back on the path of financial wellness. **Trinity** can offer you assistance with:

- Personal and family budgeting
- Personal money management
- Debt repayment
- Avoiding bankruptcy, foreclosure, and repossession

The first step is to get a free debt analysis by contacting **Trinity** toll-free at (800)793-9019 and mention you are a credit union member. If you prefer, visit **Trinity** online at www.trinitycredit.org for more information.



1st Quarter 2010 Share Account Dividends

| Share Type | Minimum Balance | Annual Percentage Yield |
|----------------|-----------------|-------------------------|
| Regular Shares | \$100 | 0.50% |
| Junior Shares | \$5 | 0.50% |

Holiday Closings

Easter Holiday
Memorial Day

April 2 & 3, 2010
May 31, 2010

