

# NEWSTRACKS

## Huntington C&O Railway Employees Federal Credit Union

October 2013 Edition



we belong to™  
**you**

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### Now is the Time to Refinance Your Auto Loans

Interest rates may never be lower, so look no farther.

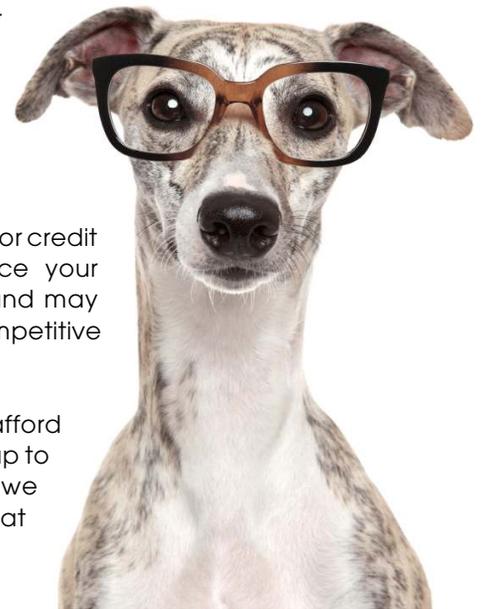
Auto refinancing is one of the best kept secrets for saving money. It's like discovering cash you didn't know you had! Record numbers of homeowners are refinancing mortgage loans and now car owners are realizing they can save hundreds of dollars by refinancing auto loans, too.

Refinancing auto loans you have at another bank or credit union may lower your interest rate and reduce your monthly car payment. It can save you money and help to pay off loans even quicker. We offer competitive rates for all types of borrowers.

With interest rates as low as 2.25% APR\*, you can't afford not to compare. We also offer 100% financing for up to 72 months for qualifying applicants. Additionally, we have GAP coverage and extended warranties at discounted, members-only prices.

We make applying easy, too. Simply stop by our office, give us a call or log on to your NetLink™ account and apply online.

\*All loans are considered on an individual basis.  
Rates and terms may vary based upon individual credit worthiness.



Looking to save some money?  
Then look no farther.

### ATM Locator Mobile App

Download the newly released Alliance One ATM Locator on your smartphone to find surcharge-free ATM's on the go, wherever you are.



Also, the user website [allianceone.coop](http://allianceone.coop) has an updated look and more user-friendly functionality. Log on to easily access the ATM Locator, Coverage Map and Common Questions.

Find the closest surcharge-free ATM's from wherever, whenever.

Download our ATM Locator Mobile App on your iPhone or Android device from your phone's app store or by scanning the appropriate QR code.

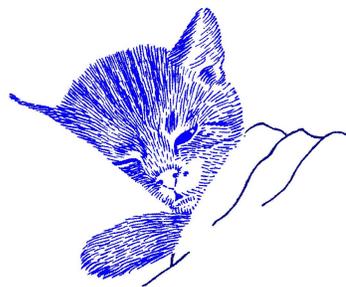


iPhone



Android

Don't have a QR scanner? Download a free one for your smartphone by searching for "QR scanner" in the app store or marketplace.



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



## Beware of Phone Scams

Periodically, we are notified about phone calls members have received. In the call, the member is told his or her credit union debit card or credit card has been deactivated due to possible fraudulent activity. The caller usually just says "your credit union card" and does not give our name specifically. The caller asks to confirm information about the card, such as the full card number, or provides a telephone number to call in order to get the card reactivated.

### Phishing Scams

This type of call is an example of a "phishing" scam. The caller is not asking about any particular card and is simply assuming that you will have a debit or credit card from which they can obtain information. If the caller is successful, your account will be compromised, resulting in unauthorized transactions.

- *As long as you do not call the "reactivation" number back or give out your card information to the caller, your debit or credit card will remain secure.*
- *If you did call the telephone number or give out any of your card information, you will need contact us and have the card closed immediately. We will then order you a new one.*

### Professional Companies

We utilize professional companies to monitor suspicious activity on all our Debit MasterCard®, VISA® Credit Card and STAR® ATM cards. If suspicious activity is detected on a card, one of the monitoring companies will contact our cardholder and will clearly state that they are calling on behalf of Huntington C&O Railway Employees Federal Credit Union and, at most, they may ask for the last four digits of your social security or card number only to verify your identity. They already have your card information on file and will never ask for the entire number or for other personal information.

### Always Use Caution

Please use caution when you receive any type of communication about any of your credit union cards or accounts. If you have any doubt about a call you receive, make a report to the Federal Trade Commission by phone at 1-877-FTC-HELP. You can also submit a complaint online at [www.ftccomplaintassistant.gov](http://www.ftccomplaintassistant.gov). And, don't hesitate to contact the credit union directly for information or to verify that activity on your card has been flagged for verification. We're here to keep your information safe.



Are you in the market for a clean, reliable used vehicle? If so, then take advantage of the great benefits of our new partnership with Enterprise Car Sales. Enterprise has a wide selection of late model vehicles at very competitive prices. You can conveniently view their large selection online at [www.cuautodeals.com](http://www.cuautodeals.com) or [www.ecars.com](http://www.ecars.com). The Enterprise Car Sales lot is located at 1614 2nd Ave in Charleston, WV.

To kick off this new partnership, Enterprise will be offering Kelly Blue Book Value plus \$500 for trade-ins during the month of October. If you would like more information about this program, you can contact the credit union or Josh Taylor with Enterprise Car Sales at (304)720-3940. Be sure to tell us that you found out about Enterprise through the credit union.

*KBB trade-in process.*

*All trade-ins are assessed on [KellyBlueBook.com](http://KellyBlueBook.com).*

*7 Day or 1,000 mile return policy. If you're aren't happy with your purchase, Enterprise will buy it back.*

*Free 12 month or 12,000 mile limited power train warranty.*

*Extended service plans available.*

*Free Carfax History Reports on every vehicle.*

*1 Year of roadside assistance.*

*No Haggle Pricing*



## Ask Egbert

*Ask Egbert any question about the credit union and how things work.*

**Q:** Egbert, are there daily limits on my credit union Debit MasterCard®?

**A:** Yes. There is a \$1,000 daily limit on purchases and a \$300 daily limit on cash withdrawals.

**Extra from Egbert:** As a reminder, many merchants allow "cash back" transactions at the check out register. Simply select "Debit" for the transaction type, enter your PIN and select an amount of cash to receive. That means not only can you quickly pay for your purchase, but you can also get a little extra cash for your wallet—without a fee!

## 6th Annual International Credit Union Day Open House

Make plans to join us on Saturday, October 19th, as we celebrate International Credit Union Day with our 6th Annual Open House. We will extend our hours and open both our lobby and drive-thru window from 9:00 a.m. until 1:00 p.m. and will be serving hot dogs, chips and soft drinks beginning around 10:30 a.m., along with some free gifts and door prize drawings. Be sure to bring the little ones with you, too. If your child or grandchild doesn't belong to the Chessie Club, ask one of our Member Services Representatives about all the benefits club membership has to offer.

Our Annual Open House is the perfect time to bring a friend or family member to introduce them to the products and

services the credit union has to offer. There will be staff on hand to answer questions and open accounts, as well as to take care of any other business you may have. And don't forget about our low new and used auto loan rates. Stop by for a preapproval and show up at the dealership ready to deal.

Whether you are a long-time friend or a brand new member, we look forward to seeing you on Saturday, October 19th, while we join in celebration with over 188 million people worldwide as credit unions continue to provide affordable financial services to their members year after year.



### Daylight Saving Time Ends November 3rd

For most U.S. residents, Daylight Saving Time 2013 ends on November 3<sup>rd</sup>. This means that, at 2:00 a.m., we "fall back" and gain an extra hour of sleep. Note that Arizona, Hawaii and some parts of Indiana do not observe Daylight Saving Time.

If you use a smart phone or other device as an alarm clock, consider switching the time settings to manual and adjust the time yourself to avoid arriving at church or worship services at the wrong time on Sunday morning. Enjoy the added rest and let's look forward to a great fall season!

*FYI: In the U.S., Daylight Saving Time was first used during World War I to conserve resources. It was reinstated again during World War II until September 1945. The Uniform Time Act of 1966 created a standardized system to observe Daylight Saving Time.*



### Too Many Bills Got Your Feathers Ruffled?

As another great membership benefit, we now offer Skip A Payment for those times when you need a little relief from all those monthly bills. For only \$25 per skip, payments due on qualifying loans can be deferred for one month. Scheduling Skip A Payment is easy, too. All we need is an application signed by the borrower(s), the fee, and we set up all the rest. To be eligible, there are some rules that apply, such as all loans must be current, so be sure to ask about the details. Mortgage loans and VISA credit cards are currently not eligible for deferral. Skip A Payment is ideal around The Holidays or any other time you want to hold on to your cash. You can even schedule skips in advance, so when that special time rolls around, you won't have to worry about making a regular loan payment. One of our member services representatives would be glad to help you with Skip A Payment today!



(1) All deferrals are subject to approval criteria established by the credit union. All loans must be current (have no amounts past due). Mortgages, line-of-credit and credit card loans are not eligible for Skip A Payment. Other restrictions may apply. (2) Finance charges will continue to accrue at the rate provided in your original loan disclosures and agreements. (3) Deferring a payment will result in higher total finance charges than if you made payments as originally scheduled. (4) Deferrals will extend the term of your loan(s) and you will have to make an extra payment(s) after your loan(s) would otherwise be paid off. (5) You agree and are required to resume your regular payment schedule after the "skipped" month. (6) You can only skip two payments in a calendar year. (7) To skip a loan payment, a \$25 fee will be automatically deducted from the account you designate. If funds are not available in the designated account, your request will not be honored. (8) For loans with Credit Life/Credit Disability Insurance, claim coverage does not extend to the amount of payment(s) deferred. In addition, the coverage will not be extended beyond the original maturity date.

## Four Common Credit Score Myths

Your credit score is an important part of your financial life. Yet, many Americans don't know what their credit scores are, much less what factors play a role in calculating a credit score. Here are four common myths about credit scores and the true facts:

### Myth #1: Credit reports include your credit score.

Although you can obtain your credit report for free, you must pay a fee to receive your credit score, unless you have been denied for a loan. If you are denied for a loan, or given one with a less than favorable rate, the lender must provide you with a letter of explanation, along with your score. Free credit scores are available from companies such as Credit Karma and Quizzle, but they are approximations and are not the same ones that lenders use.

### Myth #2: Checking your credit report will hurt your score.

Pulling your credit report does not impact your credit score. However, when you apply for a loan, the lender will pull your credit report, which will temporarily lower your score. It's important not to apply for too many lines of credit, such as an auto loan or credit card application, within a short time period.

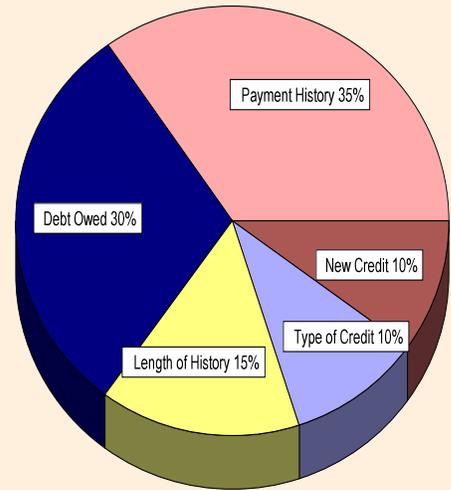
### Myth #3: Your spouse's credit can affect your score.

Since your credit score is based on your Social Security number, your credit histories are independent of one another. However, if you are applying for a loan jointly, such as a mortgage, the interest rate will be based on both your score and your spouse's score.

### Myth #4: If you pay your bills on time, you will have a good credit score.

Although keeping current with payments is important, it only accounts for a portion of your credit score. Other factors that impact your score include the total amount of debt that you owe, the length of your credit history, new credit and the types of credit you're using (see pie chart). To obtain a copy of your credit report and score, log on to [www.annualcreditreport.com](http://www.annualcreditreport.com). This site provides consumers a secure way to request a free credit report once a year from each of the three credit bureaus and their credit score for a nominal fee.

## Five Factors of a FICO Score



## 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 October 31, 2013!

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 in the NetLink Services window and follow the on-screen instructions. If you prefer, give us a call and a friendly member services representative will enroll you instantly. Once enrolled, we will credit your share account for \$5.00!

## Share Account Dividend Rates 3rd Quarter 2013

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

## Holiday Closings

Thanksgiving. . . . .	November 28, 29, 30
Christmas Eve & Christmas Day. . . . .	December 24, 25
New Year's Eve. . . . .	December 31

