

NEWSTRACKS

Huntington C&O Railway Employees Federal Credit Union

January 2014 Edition



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you

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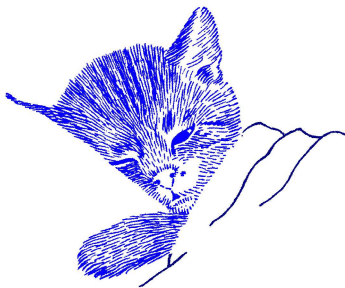
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Hours: Monday-Friday 8:30 to 5:30
Saturday 9:00 to Noon (drive-thru only)

Director Seats Expiring in 2014

In 2014, three seats on the credit union's Board of Directors will be up for election. At a recent board meeting, a nominating committee was appointed and the committee offered these candidates for the expiring positions:

Candidate	Occupation	Residency	Qualifications
Walt Gilson	CSXT	Ona, WV	Director since 2007
Michael Goodyear	CSXT	Huntington, WV	Director since 2009
Robert Moses	CSXT-retired	Kenova, WV	Director since 2010

Below are the steps required to add other nominees to the official ballot:

1. A petition listing the nominee's name and signed by at least 55 members must be submitted to the Board of Directors secretary by no later than February 28, 2014.
2. The petition must include a brief statement of qualifications and biographical data for the 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 17, 2014. There will be no nominations accepted from the floor at the 2014 Annual Meeting. 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 details about the election process, about director duties and responsibilities or to receive a nomination by petition packet, please contact Brian Whitlock, Board of Directors secretary, at (800)643-5039 or by e-mail at b.whitlock@c-ocreditunion.com.

Club Account Check Fee

Due to significantly higher costs for postage and processing, we will no longer be able to waive the standard \$2.00 fee for Christmas and Vacation Club balances distributed by check. Club account holders can avoid the \$2.00 check fee by requesting their balances to be transferred to a savings or checking account at the credit union or can have the balance remain in the club account to be withdrawn over-the-counter. Please contact us as soon as possible if you wish to change your club account disbursement method. Otherwise, we will continue to mail a check, less the \$2.00 fee. We apologize for any inconvenience this necessary change may cause.

NetLink™ Features

Are you taking advantage of all the user-friendly features offered in NetLink™, our full service online banking solution? Below is a summary of some of most commonly used services available in NetLink™. We encourage users to learn about and sign up for these time and money saving features.

- eStatements eliminate the mailing of traditional paper statements and allows users to view account activity online. eStatements are safer, more secure, more convenient and users will receive them much quicker than paper statements.
- Online Bill Pay is a service that lets users manage finances without having to worry about paper bills or mailing checks. The average person spends about two hours per month paying bills: writing checks, addressing envelopes, finding stamps and mailing. With Online Bill Pay, users can pay bills in just minutes!
- PopMoney is a personal payment system that allows users to send money to individuals using their account information or just their e-mail address.
- eAlerts are electronic notifications that users can set up to be alerted about various account activities. These activities include high and/or low account balances, when a check has cleared, when a payment is due or when a deposit is posted.
- Draft Imaging allows users to view and print images of cleared checks directly online with no fees.
- Special Occasions allows users to add birthdays, appointments, special reminders and much more to NetLink™ online banking. Users are reminded of events and appointments and automatic e-mails can be sent to other people at these times.
- Sub Users is a service that creates additional login ID's and passwords for authorized users to have access to accounts. Sub users can be granted full access or can be limited to select features.



2014 Pierce-Marcum Volunteer Scholarship Award

We are proud to extend the Pierce-Marcum Volunteer Scholarship Award for the seventeenth consecutive year. This award is granted to a graduating high school senior within our field of membership who has accomplished academic excellence and demonstrated the spirit of volunteerism as exemplified by two longtime credit union advocates, S.E. "Everett" Pierce and H.F. "Jake" Marcum. Candidates will be asked to submit an application listing academic achievement 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, along with a plaque of recognition and a commemorative coin. Applications for this year's award will be accepted until April 18, 2014, and an award winner will be announced at this year's Annual Meeting. For questions regarding the scholarship or to obtain an application, contact our marketing department or visit our website.



Ask Egbert

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



Q: Egbert, can I access my VISA® Credit Card online?

A: Yes. Cardholders can go online at www.ezcardinfo.com and click the Enroll Now button to get started. You will need your card information handy to enroll.

Extra from Egbert: NetLink™ users can access their VISA Credit Cards by selecting the Services tab and clicking the Credit Card link, opening a new browser window.

Important Facts About Target Data Breach



If you happen to be one of the many millions of people who shop at Target, you officially have reason for concern. Target has confirmed that 40 million credit and debit card accounts of its customers were breached by thieves. That's reason for concern. Not panic.

Here's what the thieves got: Customer names, their card numbers and expiration date and the three-digit security codes. What does that let them do? It can allow them—or anyone they sell the data to—to use your cards to buy things online or even create new cards they can use.

It's a scary proposition, particularly for those whose debit cards were affected. Consumers are protected from having to pay for fraudulent purchases, but that does not mean that it isn't a hassle. Indeed, for the most part, it's on you to identify purchases on your statements that are not yours. With a debit card, a dispute could tie up your cash. With a credit card dispute, on the other hand, the company will usually temporarily credit your account the amount at issue while the charge is being investigated.

So, what does all this mean? If you shopped at Target and used a card between November 27 and December 15, you should be checking your statements, and then check them again. If you have access your accounts using NetLink™, check them even

more often so you can begin the process of trying to reverse unauthorized charges as soon as possible.

If you have any doubts about the security of your credit union cards, contact us immediately for a free replacement. Also, Target has set up a toll-free line to provide more information to consumers at (866)852-8680.

Tax Time is Near

Uncle Sam will expect your 2013 income tax returns in just a few months. If you are due a refund, we suggest using direct deposit to receive your money. By choosing direct deposit, your refund will reach you sooner and without the worry of being lost or stolen. Please note the credit union's 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 sure to correctly list your account number. 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. Please contact us with any questions.



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.

TruStage: A Plan for Every Chapter of Your Life

What is life insurance?

Life insurance is an important part of a financial safety net. It helps provide peace of mind, knowing your loved ones will receive money, when they need it most.

How does it work?

Life insurance pays your beneficiaries money, which can be used for any purpose.

It can:

- Provide cash for daily living expenses
- Fund your children's education
- Meet monthly mortgage payments
- Protect your loved ones' future

Trusted by your credit union

You trust your credit union to provide value. It endorses TruStage products and programs because for more than 75 years we've been providing exceptional value and superior service exclusively to credit unions and their members.

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1-855-612-7909

Monday - Friday 7am - 9pm CT

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TruStage products and programs are made available through the companies of the CUNA Mutual Group. They have been providing insurance and financial services designed for credit unions and their members for more than 75 years, serving more than 13 million credit union members.

TruStage™ is the marketing brand for the insurance offered through CMFG Life Insurance Company. The insurance offered is not federally insured or guaranteed or sold by your credit union. Products may not be available in all states. Be sure to understand the complete details of coverage, including any exclusions and limitations.

Keep Us Up-To-Date

Have you moved, changed your mailing address, e-mail address, or your cell phone number recently? Do you have a name change? If so, please let us know. It is important that the credit union has your current information on file. We want to make sure all communication and important notices from us reach you on time. It is extremely important to have valid phone numbers, especially cell numbers, in case our fraud prevention monitors need to contact you about debit or credit card usage.

If you have a name change, you will need to come by the credit union to update your signature card. For added security, change of address requests must be validated and made in writing. As a reminder, if you move out of the local area, you can continue your credit union membership. Our online account access makes it easy.



Share Account Dividend Rates 4th 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

President's Day, February 17

