

NEWSTRACKS

Huntington C&O Railway Employees Federal Credit Union

April 2014 Edition



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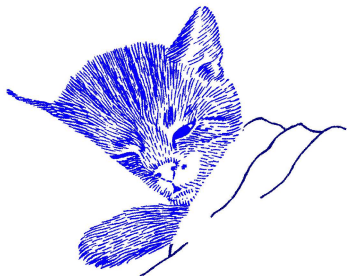
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Huntington C&O Railway Employees
Federal Credit Union

901 6th Ave • Huntington, WV 25701

Toll Free • (800)643-5039

FaxLine • (304)525-3768

www.c-ocreditunion.com

Hours: Monday-Friday 8:30 to 5:30

Saturday 9:00 to Noon (drive-thru only)

86th Annual Shareholders Meeting Announcement

The credit union will hold its 86th Annual Shareholders meeting on Tuesday, May 20th, at the Big Sandy Superstore Arena located in downtown Huntington. The meeting will convene at 7:00 p.m., with light refreshments available prior to the call to order.

The Board of Directors extends an invitation to all members to attend this special event. There will be an opportunity to see old acquaintances and the chance to make a few new ones. Board and Supervisory Committee members, as well as credit union staff, will be on hand to personally speak with any member with questions or comments. Also, attendees will receive a welcoming gift and an official copy of the credit union's Annual Report.



During the business session of the meeting, there will be a discussion of the credit union's financial position, its goals for the future, and also happenings in the national arena. In addition, the seventeenth annual Pierce-Marcum Volunteer Scholarship Award will be presented to a graduating high school senior from our field of membership.

Always a crowd favorite, there will be door prize drawings, including several cash awards. Plan to join us on May 20th as we celebrate another year of operation and present important details about the credit union. After all, you are not only a member, but an owner.

Pierce-Marcum Scholarship Deadline



2013 Recipient Zachary Hager

The end of this school year is fast approaching and so is the deadline for high school seniors within our field of membership to apply for the 2014 Pierce-Marcum Volunteer Scholarship Award. Students have until April 18th to submit a completed and signed application. The winner, to be selected by an independent judge, will receive a one-time grant of \$500, a commemorative coin and a certificate of recognition. This year's winner will be announced at the Annual Meeting scheduled for May 20th. Applications are available in our lobby or can be requested by e-mail at info@c-ocreditunion.com (please include "scholarship" in the subject line).

Social Networking Tips

Social networking sites enable people to post information about themselves and communicate with others around the world using forums, interest groups, blogs, chat rooms, email and instant messaging. While you can make new friends through social networking sites, you may also be exposed to embarrassing situations and people who have bad intentions such as hackers, identity thieves, con artists and predators.

Protect yourself by taking some common-sense precautions.

- Guard your financial and other sensitive information. Never provide or post your Social Security number, address, phone number, bank account or credit card numbers or other personal information that could be used by criminals.
- Picture social networking sites as billboards in cyberspace. Police, college admissions personnel, employers, stalkers, con artists, nosy neighbors—anyone can see what you post. Don't disclose anything about yourself, your friends or family members that you wouldn't want to be made public. And remember that once information appears on a Web site, it can never be completely erased. Even if it's modified or deleted, older versions may exist on others' computers. Some social networking sites allow users to restrict access to certain people. Understand how the site works and what privacy choices you may have.
- Be cautious about meeting your new cyber friends in person. After all, it's hard to judge people by photos or information they post about themselves. If you decide to meet someone in person, do so during the day in a public place and ask for information that you can verify, such as the person's place of employment.
- Think twice before clicking on links or downloading attachments in emails. They may contain viruses or spyware that could damage your computer or steal your personal information—including your online passwords and account numbers. Some messages may "spoof" or copy the email addresses of friends to fool you into thinking that they're from them. Don't click on links or download attachments in emails from strangers and if you get an unexpected message from someone whose address you recognize, check with them directly before clicking on links or attachments.
- Protect your computer. A spam filter can help reduce the number of unwanted emails you get. Anti-virus software, which scans incoming messages for troublesome files, and anti-spyware software, which looks for programs that have been installed on your computer and track your online activities without your knowledge, can protect you from online identity theft. Firewalls prevent hackers and unauthorized communications from entering your computer, which is especially important if you have a broadband connection because your computer is open to the Internet whenever it's turned on. Look for programs that offer automatic updates and take advantage of free patches that manufacturers offer to fix newly discovered problems. Go online to www.staysafeonline.org or www.onguardonline.gov to learn more about how to keep your computer secure.

Family Tradition: Discount Kings Island Tickets

After a long winter, it's time to look forward to the joys of warmer weather and fun times in the sun. Nothing kicks off the changing of the seasons like opening day at Cincinnati's Kings Island! Mark your calendar for April 18th and get ready to celebrate a Tri-State family tradition while enjoying all the great attractions the park has to offer.

We will be selling one day adult, one day junior/senior and two day discount tickets in our lobby again this season. You can save loads of money by purchasing your tickets from the credit union and can also skip the long lines at the entrance gates.

And don't let too little cash stop you from making cherished family memories. We offer VISA® Classic Credit Cards with unbelievably low interest rates, as well as short-term personal loans—also with low rates and budget friendly repayment terms. One of our loan professionals would be glad to speak with you in person or on the phone or you may apply online using your NetLink™ account access. Don't wait—warm weather is just around the corner!

One Day Adult Ticket.	\$34.99
One Day Junior/Senior Ticket.	\$29.99
Two Day Ticket.	\$59.99



Ask Egbert

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



Q: What can I get for to that hard-to-buy for person for an upcoming special occasion like a birthday or graduation?

A: I suggest a VISA® Gift Card from the credit union. A VISA® Gift card can be pre-loaded for any amount up to \$1,000 and can be used any where VISA® Debit is accepted. The

cards come in several attractive designs and for only a fee of \$2.95 each, they are a great bargain, saving both time and money. The cards are activated at the credit union, so they are ready for immediate use. What could be simpler?

This April, we value your trade more. \$500 more.

From April 1 - 30, we'll appraise your vehicle using Kelley Blue Book® Trade-In Value and add \$500.¹

Plus, get .50% off your lowest qualifying rate.²

Vehicle purchase required.

April 1 - 30, 2014



car sales
Haggle-free buying. Worry-free ownership.³

*Kelley Blue Book Trade-In Values used by Enterprise are obtained from © 2014 Kelley Blue Book Co.'s website KBB.com. Kelley Blue Book Trade-In Value is based on accurate condition rating and mileage of vehicle. Accurately appraising the condition of the vehicle is an important aspect of determining its Kelley Blue Book Trade-In Value. Kelley Blue Book valuation adjustments for vehicle mileage disproportionate to the age of the vehicle may be capped by Enterprise Car Sales at 20% of the vehicle's base value. If a Kelley Blue Book Trade-In value is not available for customer's vehicle Enterprise will provide a fair and competitive value for customer's vehicle. Additional trade-in value of \$500 is available only on passenger vehicles and light duty trucks, with a Kelley Blue Book Trade-In Value and when a vehicle is purchased from Enterprise. Customer is responsible to any extent vehicle pay-off exceeds Enterprise offer. Customer must provide required proof of ownership/registration and all other necessary paperwork to transfer title. Offer only valid on one trade-in for each Enterprise vehicle purchase. Restrictions apply. For details, see an Enterprise Car Sales Manager. Offer void where prohibited including AK, HI, KY, LA, MD, NE, NM, OK, OR, SC, TX, VA and Washington, D.C. Offer valid from 4/1/14 - 4/30/14. No cash advances. Used vehicles previously part of Enterprise short-term rental and lease fleet or purchased by Enterprise from other sources including auto auctions, with previous use possibly short-term rental, lease or other. This offer cannot be combined with any other offer except those listed on this advertisement. ²APR-Annual Percentage Rate. .50% off current rate. Current rate will vary based on credit worthiness and terms. Financing for qualified O&O Railway Federal Credit Union members. Offer valid only on Enterprise Car Sales vehicles purchased from 4/1/14 - 4/30/14. This offer cannot be combined with any other offer except those listed on this advertisement. The "e" logo, Enterprise, and "Haggle-free buying. Worry-free ownership." are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2014 Enterprise Car Sales. EW_BN_April 2/14 KD

Get Peace of Mind for Less

In addition to getting the best rate on your auto loan, you can save your cash flow by choosing an affordable coverage to protect your purchase—and your pocketbook. In the event your vehicle is stolen or totaled in an accident, you could face a significant gap between your vehicle's value and your loan balance. WNC First's GAP coverage may eliminate the "out-of-pocket" expense for your remaining loan balance after a total loss, as well as protect your credit rating. Coverage can be purchased for cars, light trucks, SUV's, motorcycles, boats, travel trailers and motor homes. And our pricing is usually significantly lower than what auto dealerships offer.

Learn more about this affordable protection by calling our loan department today or go online to WNC First's web site at www.wncinsuranceservices.com.



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.

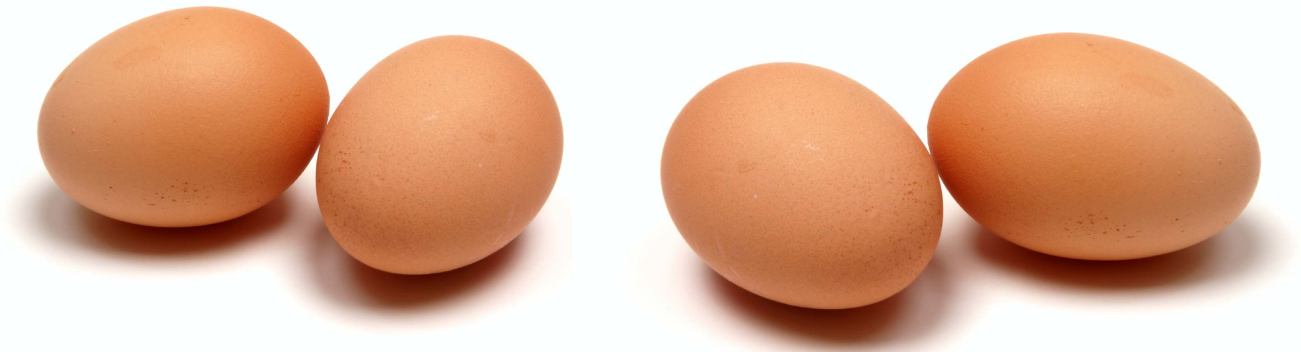
Pay Yourself First

Does your hard-earned paycheck seem to fly through your fingers? Despite our good intentions, it can be difficult to set aside savings once all our bills are paid. And, a budget is only as good as our ability to stick to it. You can oblige yourself to manage your money better while building your savings if you pay yourself first.

Simply put, "paying yourself first" means that you put money towards your future goals before you disburse the rest. Pay yourself with the dedication and frequency that you would any other bill. By automatically allocating a portion of your paycheck to your savings or investment accounts, you won't have to "find" funds once the bills are paid. We can help you arrange payroll deductions or direct deposits to create a personalized savings plan.

It's smart to set aside savings before your paycheck reaches your pocket. And, there are many easy and painless ways to build your savings.

- Set up automatic and recurring deposits from your checking account to your chosen savings product.
- Take advantage of your employer's 401(k) or other retirement plan. If your employer offers matching contributions, be sure to contribute at least the percentage required to benefit from the maximum value of the company match.
- Maximize your Individual Retirement Account (IRA) contributions before tax time each year, especially if you are approaching retirement age.
- Change the way you save and achieve the main objective of following a budget – reaching your financial goals.



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 1st Quarter 2014

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

Holiday Closings

Good Friday/Easter. April 18 & 19
Memorial Day..... May 26

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency