

NEWSTRACKS

Huntington C&O Railway Employees Federal Credit Union

October 2014 Edition



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Huntington C&O Railway Employees
Federal Credit Union

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

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

7th Annual International Credit Union Day Open House

Make plans to join us on Saturday, October 18th, as we celebrate International Credit Union Day with our 7th 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. We 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 provides.

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 18th, 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.



Club Account Check Fee Reminder

As previously announced, we will no longer be able to waive the standard \$2.00 fee for Christmas and Vacation Club balances distributed by check due to significantly higher costs for postage and processing. 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to a savings or checking account at the credit union or can have the balance remain in the club account to be withdrawn over-the-counter.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.

A Bright Savings Idea

Lighting products that have earned the Environmental Protection Agency's ENERGY STAR rating deliver exceptional features while using less energy, saving money and protecting the environment.

An ENERGY STAR certified light bulb:

- Saves money—about \$6 a year in electricity costs and can save \$40 to \$135 over its lifetime.
- Uses about 75% less energy than a traditional incandescent bulb and lasts 10 to 25 times longer.
- Produces about 75% less heat, so it is safer to operate and can cut energy costs associated with home cooling.
- Meets strict performance requirements that are tested and certified by a third party.

Color & Mood

ENERGY STAR qualified bulbs are available in a wide variety of shades of white light, ranging from yellowish to white to bluish white light, which allows you to customize the mood of your space. Many ENERGY STAR qualified bulbs come in "warm" colors to match the yellowish light of incandescent bulbs, but you can also choose "cooler" colors with whiter or bluer light.

- Light color is measured on a temperature scale referred to as Kelvin (K).
- Lower Kelvin numbers mean the light appears more yellow; higher Kelvin numbers mean the light is whiter or bluer.
- Most ENERGY STAR qualified bulbs are made to match the color of incandescent bulbs at 2700-3000K.
- For a whiter light, look for bulbs marked 3500-4100K.
- For bluer white light, look for bulbs marked 5000-6500K.



Get Ready to Fall Back

Before going to bed on Saturday, November 2, remember to "fall back" by setting your clocks back one hour. (The exceptions to DST are Arizona, Hawaii, Puerto Rico, the Virgin Islands, and American Samoa.)

Credit for Daylight Saving Time belongs to Benjamin Franklin, who first suggested the idea in 1784. The idea was revived in 1907, when William Willett, an Englishman, proposed a similar system in the pamphlet *The Waste of Daylight*.

During World War II, Daylight Saving Time was imposed once again (this time year-round) to save fuel. Since then, Daylight Saving Time has been used on and off, with different start and end dates. Currently, Daylight Saving Time begins at 2:00 A.M. on the second Sunday of March and ends at 2:00 A.M. on the first Sunday in November.



Ask Egbert

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



Q: Can I transfer funds between my credit union accounts and accounts held elsewhere?

A: Yes! From your NetLink™ home page, click the Services tab and select Bill Pay. In the Bill Pay Center, click the Transfer Money tab and select the Add an Account link. Then just follow the onscreen instructions to add an account. Once the account has been verified, you can quickly and securely move funds at your convenience. For assistance, contact a Bill Pay specialist at (800)877-8021 between 7:00 a.m. and 1:00 a.m. seven days per week or contact the credit union during normal business hours.

Coverage for Your Future: Credit Life and Credit Disability Insurance

In the event of an unexpected accident or illness, make sure you have the right coverage to help protect your family and your assets. MEMBER'S CHOICE® Credit Life and Credit Disability Insurance, available exclusively through the credit union, can help make your loan payments and help protect your financial future.

With Credit Disability Insurance, your eligible loan payments will be made should you become totally disabled due to a covered illness or injury. Payment continues until you return to work, the loan is repaid or you reach the policy maximum. Credit Life Insurance helps reduce or pays off your eligible loan balance should you die, helping protect your loved ones from the financial hardship of paying off your loans.



Rates are quoted when you apply for your loan, and the cost of coverage could be part of your regular monthly payments. To learn more about MEMBER'S CHOICE® Credit Life and Credit Disability Insurance, contact one of our friendly loan officers by phone at (800)643-5039 or by e-mail at info@c-ocreditunion.com.

CUNA Mutual Group is the marketing name for CUNA Mutual Holding Company, a mutual insurance holding company, its subsidiaries and affiliates. Your purchase of MEMBER'S CHOICE® Credit Life and Credit Disability Insurance, underwritten by CMFG Life Insurance Company, is optional and will not affect your application for credit or the terms of any credit agreement required to obtain a loan. Certain eligibility requirements, conditions, and exclusions may apply. Please contact your loan representative, or refer to the Group Policy for a full explanation of the terms.

Home Depot Data Breach

The Home Depot recently announced a data breach, potentially compromising millions of consumer debit and credit cards. At this time, we have not been notified of any credit union issued cards that have been affected.

Reports indicate that consumer data may have been compromised as early as April 2014. If you have shopped at Home Depot since that time, here's what you should know:

- You are not responsible for any unauthorized and/or fraudulent transactions.
- You do not need to contact us at this time unless you have seen transactions on your account that you do not recognize. We have not been notified of cards compromised in this breach at this time.
- We are actively monitoring and will alert you if your card has been compromised and send you a new card free of charge.
- Review your account history in NetLink™. Contact us if you see transactions that you did not make. You can also set up account alerts via email or text in NetLink™.
- Home Depot has information on its website related to the breach, including how to sign up for free identity protection at <https://homedepot.allclearid.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.

Popmoney Personal Payments

Need to send some money to a friend or relative? Then one of our newest online service upgrades called Popmoney is just what you're looking for. Simply logon to your NetLink™ account and launch Bill Payments located under the Services heading (you must already be signed up for our free Online Bill Pay service). Next, click the Popmoney tab and follow the simple onscreen directions.

What is Popmoney?

Popmoney is an innovative personal payment service that eliminates the hassles of checks and cash. Now, sending and receiving money is as easy as emailing and texting.

How does Popmoney work?

To send money, log in to NetLink™ and launch Bill Payments, then click the Popmoney tab. You can send money to anyone using their email address, mobile phone number or bank account information. You will be notified when the transaction is completed.

What can I use Popmoney for?

Popmoney is easy and convenient to send money to individuals. They can simply receive the money into their bank account online, saving them a trip to the bank. The following are just a few of the convenient ways that you can use Popmoney:

- Send money to your child at college
- Reimburse friends for that fun outing
- Pay rent to your landlord or roommates
- Send a gift to family or friends
- Pay your babysitter or your lawn care service
- Help someone cover emergency expenses



Will my account information be shared with the recipient?

No, your credit union account information will not be shared with the recipient. The recipient will only see your first name, last name, and the message you wrote for the payment. When you send a payment to an email address, the recipient will also see your email address. Similarly, you will not be able to see the recipient's bank account information.

Do I need to verify my email address and phone number?

Verification of your email address and phone number may be required for security reasons. Entering the correct verification codes ensures that you have access to your email and phone. You may also be asked to verify your mobile phone in the future to send and receive payments.

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 3rd Quarter 2014

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

Holiday Closings

Thanksgiving.....	November 27, 28 & 29
Christmas Eve.....	December 24
Christmas.....	December 25
New Year's Eve.....	December 31

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