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News about the
Huntingdon County
Federal Credit Union

Volume 15, No. 1

April, 2008

Huntingdon County FCU announces 63rd Annual Meeting Plans

The Garden Café' at Westminster Woods in Huntingdon will be the location for the sixty-third annual meeting of the Huntingdon County Federal Credit Union. The meeting will be held on Friday, April 25, 2008 beginning at 6:30 p.m. with a hospitality period followed by the business meeting at 7:00 p.m.

HCFCU President Daniel M. Miller announced that there will be three (3) directors elected at this meeting. Each director to serve a three-year term on the Credit Union Board. Members in attendance will also hear reports from the various officers and committees of the Credit Union.

The meeting is open to all members. Advance tickets are not required, but r.s.v.p. would be appreciated to help in the planning of the event.

In addition to President Miller, the following currently serve as officers: Patti Cox, Vice President; Jay White, Treasurer; and Amy Johns, Secretary. Other members of seven-member Board of Directors include Cindy Ehresman, Linda Shultz-Long, and Nancy Weller.



"Spring Fling"

It's **Spring!**. What's your **thing?**

A Long-awaited Vacation
Home Remodeling Project
Income Tax Payment
Debt Consolidation
New Appliance

You can bring it on with a **"Spring Fling" Loan** from the **Huntingdon County Federal Credit Union**. This special loan program will be available for a short period of time---the spring months of April and May. In the program, eligible members can borrow:

\$1,000 @ 10 % for one year
\$2,000 @ 9 % for one or two years
\$3,000 @ 8 % for one, two or three years

Pick up an application today at the main office of the Huntingdon County Federal Credit Union or its branch offices in the AGY and MeadWestvaco Plants.

FLEXTeller --- "Real Time Internet Home Banking"

FLEXTeller is now available to all members of the **Huntingdon County Federal Credit Union**. It is an on-line banking service. It allows safe and secure access to your credit union accounts using a password which you create.

FLEXTeller will allow you to:

- Check your account balance and view account history.
- Make loan payments and transfers from your savings accounts.

To take advantage of this new service members are required to complete an "On-Line Account Access Agreement". This agreement form can be downloaded from the Credit Union's webpage at www.huntingdoncountyfcu.com and is available at all of the credit union locations.

More information on FLEXTeller will be communicated as additional services become available.

Protect Your Family's Financial Future with Credit Disability Insurance

Families are working harder than ever to support their standard of living. New cars, special vacations, and home renovations have stretched family incomes leaving families living paycheck to paycheck. Walking a financial tightrope means families may not be thinking about the stability of their financial future. A disabling injury or illness can prevent you or your spouse from earning an income. This can change you family's standard of living in an instant, making financial commitments difficult to meet.

If you have disability insurance through your employer, this is a good start but it may not be enough to cover all your household expenses. Disability income policies commonly provide 50% to 70% of an insured's pre-disability income. Essentially this is living on half of one's salary and many families aren't budgeted to live on less than their normal paycheck.

The Huntingdon County Federal Credit Union offers MEMBER'S CHOICE credit disability insurance to help protect you from unexpected income loss due to disability. Credit disability insurance makes your monthly loan payment should you become disabled due to a covered illness or injury.

Check with your loan officer for more details on MEMBER'S CHOICE credit disability insurance, including exclusions, limitations, and benefits.

Preserve the standard of living you worked so hard to achieve.



Collector Coins Available – The latest Presidential One Dollar and State Quarter coins are available at the Credit Union. A limited number of some of the earlier State Quarter Packets are also available at the reduced price of \$2.00 each from the original \$3.50

HOLIDAY CLOSINGS - **Huntingdon County Federal Credit Union** offices will be closed on these remaining holidays in 2008:

Memorial Day – May 26, 2008
Independence Day – July 4, 2008
Labor Day – September 1, 2008
Columbus Day – October 13, 2008

Veteran's Day – November 11, 2008
Thanksgiving Day – November 27, 2008
Christmas Day – December 25, 2008