

HUNTINGTONIZED FCU
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HFCU

SPRING 2012

HUNTINGTONIZED HAPPENINGS.....



UPCOMING HOLIDAY CLOSINGS:

- April 6th-Good Friday
- May 28th-Memorial Day

CONTACT US!

Huntington-
481 W 8th Ave
Huntington WV 25701
304-528-2400

Wayne-
60 McGinnis Dr
Wayne WV 25570
304-272-3400

Email-
hfcu@huntingtonized.com

What's in Store...A New Branch Coming Soon

Coming Soon

Huntingtonized is pleased to announce a New Branch Opening

We've received many requests over the years for a branch closer to the Milton area, so we're excited to be opening a full-service branch to meet the financial needs of Milton and those of the surrounding communities. Our Milton branch will be located right off Interstate 64 at Exit 28—so we're confident our Members and the community will enjoy the convenience of our new location.

The new full-service branch will offer teller and drive thru services, member service offices for loans and deposits and an on-site loan officer. We will also have an ATM on site.

Hopefully through this branch more area residents will come to know the extraordinary difference that we have to offer at HFCU.

We are looking forward to the many staff changes and new faces in the upcoming months in preparation for the new branch.

More information on the Grand Opening will follow as we progress....

Credit Union Myths

Millions of people have joined credit unions, and they're glad they did. Still, the popular myths about credit unions can confuse people and obscure the truth about their mission. Let's set the record straight here.

Myth: Credit unions pay no taxes.

Fact: Credit unions do pay taxes, including property, local and employer taxes. However, because credit unions are not-for-profit—returning all profits to members (customers) in great rates and low fees—they're exempt from federal income tax.

Myth: Credit unions are really just like banks.

Fact: Credit unions do provide many services that banks offer. But the core values are so different—regardless of the credit union's size or offerings. As a credit union member, you're not just a customer; you're an owner, with a vote in determining the direction of the credit union. And because credit unions are not-for-profit, all earnings go back to the members in the form of great rates and low fees. It's about putting people before money. Banks, on the other hand, exist to make a profit for shareholders. While that is fine, it means they're not motivated by the same values as credit unions.

Myth: You can't belong to a credit union unless you work for the right employer (or you belong to a union).

Fact: This used to be true, but it's not anymore. Here's how it works: a credit union's charter defines its field of membership—the "common bond" that all people must share to be eligible to join. Today, you may be eligible within a credit union's field of membership, based on where you live, work, worship or attend school.

Myth: Credit unions should be as strictly regulated as banks.

Fact: They are. Credit unions must comply with most of the same regulations that banks do. In fact, to ensure safety and financial soundness, credit unions face more restrictions than banks in the investments and loans they can make.

Myth: You have to pay a membership fee to join a credit union.

Fact: There's no membership fee involved. While credit unions do ask you to keep a minimum amount on deposit, that amount is very small—usually \$5—and you will receive it back if you close your credit union account.

73RD ANNUAL MEETING....

We would like to Thank everyone who attended our 73rd Annual meeting held in Jan. No new officers were elected. Board members are as follows:

Garry Boothe— President Pete Smentkowski— Director
Willard Kuhn— Sec/Treasurer Porter Adkins —Director
Ron May—Director





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10 Tips For Accessing Your Accounts Safely Online

To help protect you against ID Theft as well as other Internet fraud, we have developed a checklist:

- 1. Update Your Online Banking Password.**
To change your password:
Log in to CU Click.
Select Change Password tab.
Follow the remaining instructions to change your password.
- 2. Security Phrase.** You can keep your Online Banking accounts more secure every time you logon.
- 3. Don't Open Links In Emails.** Hackers frequently try to get information from individuals by sending emails asking for verification of account information. These deceptive emails may say that your bank account has been closed due to fraudulent activity or that it needs to be verified. If you ever receive an email of this nature, do not open the attached files, and do not provide any personal information. Huntingtonized FCU will never solicit your personal or account information through email.
- 4. Install A Firewall.** A firewall is your computer's first line of defense, because it protects your machine from hackers and intruders. A firewall is a software program that guards the entrance to your private network and keeps out unauthorized or unwanted traffic.
- 5. Use Anti-Virus Software.** Anti-virus software protects your computer against viruses – unauthorized computer codes that attach to a program or portions of a computer system.
- 6. Use Anti-Spyware Software.** Spyware is any software program that aids in gathering information electronically about people or organizations without their knowledge or consent.
- 7. Read Your User Licensing Agreements.** It's possible for you to inadvertently agree to accept spyware with a program you're downloading. So be sure to thoroughly read any agreement included with applications or software you're about to download. Complete the download only if you recognize the additional programs included and you know they are safe.
- 8. Examine Browser Security Settings.** Make sure the security settings in your browser (Internet Explorer, for example) are set to provide an appropriate level of protection.
- 9. Take Advantage Of Security Updates.** Your Internet service provider (AOL, for example) and your Internet browser software manufacturer (for example, Microsoft) periodically issue security updates. These updates are often created to patch holes that allow viruses to get through. Many reputable software manufacturers dedicate sections of their web sites to security updates of this kind.
- 10. Use A Computer That Is Secured At All Times, Even When You're Traveling.** Even if you follow all the steps outlined here for your home computer, none of it will matter if you use a different computer that isn't secured. Be especially aware of this if you are traveling, for instance, or whenever you're using a work or personal computer that you typically don't use.

We recommend that you follow each of these steps to ensure you are taking the necessary safety precautions to protect your account information. Since this will continue to be a growing issue of concern for consumers and the financial services industry alike, Huntingtonized FCU is taking aggressive steps to protect your information online.



Huntingtonized is updating our ATM 's to be in Compliance with new regulations. We will be re-locating the machine at our Main branch to be attached to the building. Due to a low volume of activity, we have removed our ATM from 14th Street and will no longer service one in that area.



No Place Else Can Get You Wetter.

Kings Island Soak City WATER PARK
New in 2012!

NEW Soak City
The all-new Soak City is the premier waterpark in the region. Families can splish, splash and laugh on more than 50 water activities, including 30 water slides, tropical lagoons, rushing rivers and surfable waves. Exciting new attractions include an Action River and 650,000-gallon Wave Pool. Best of all, Soak City is included free with park admission to Kings Island.



Ready for a Vacation???? Need a new Car to travel...Summer is just around the corner...Look for upcoming Loan Specials and rates on our website @ www.huntingtonized.com



Discounted Park Tickets Coming Mid- April