

NEWSTRACKS

Huntington C&O Railway Employees
Federal Credit Union

July 2016 Edition



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you

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Annual Shareholders Meeting Update

The credit union recently held its 87th Annual Shareholders Meeting at the Huntington Civic Arena. Attendees were treated to welcoming gifts and everyone went home with at least one door prize. During the business session, manager Chris Hutchison gave an update on the credit union's financial condition and reviewed highlights from the 2015 Annual Report. Also, members Robert Cecil, Jerry Chapman and Brian Whitlock were confirmed as re-elected to three-year terms on the Board of Directors.

Prior to the meeting, Garrett Lageman, a graduating senior from Kenova, WV, was presented with the 2016 Pierce-Marcum Volunteer Scholarship Award. While attending Spring Valley High School, Garrett earned an impressive 3.89 GPA and also participated in several volunteer activities within the community. As this year's winner, Garrett received a plaque, a silver commemorative coin and a cash award of \$500. Best wishes to Garrett as he sets out on a bright future.

Looking ahead, be sure to make plans to join us next year. Held every May, the annual meeting is a great chance to meet those responsible for the day-to-day operations of the credit union as well as the officials that set our long-term course. Those in attendance are encouraged to ask questions about the credit union and there is always a good time of fellowship, not to mention some pretty nice prizes.



Garrett Lageman and Jerry Chapman, Board President



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



Summer Certificate Sale

For a limited time, we will be offering certificate rates that are as hot as summer! To receive one of these special rates, some conditions will apply. The minimum deposit is \$5,000 and must be "new money" (funds not currently on deposit at the credit union). Please note the rates are being offered for a limited time and are subject to change without notice. Call us for all the details.

18 Months at 0.75% APY

26 Months at 0.90% APY

Popmoney Personal Payments

Need to send some money to a friend or relative? Then our newest online service upgrade 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 Pay, 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.



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Share Account Dividend Rates 2nd Quarter 2016

Share Type	Minimum Balance	A.P.Y
Regular Shares	\$100	0.15%
Junior Shares	\$5	0.15%
Vacation Clubs	\$5	0.25%

Holiday Closings

Independence Day.....	July 4
Labor Day.....	September 5

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