

NEWSTRACKS

Huntington C&O Railway Employees Federal Credit Union

July 2017 Edition



we belong to™
you

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

Another Annual Shareholders Meeting Success

A good-sized crowd of members gathered for the credit union's 89th Annual Shareholders meeting in early May at the Big Sandy Superstore Arena. As part of the official business, credit union manager Chris Hutchison gave a state of the credit union address and discussed some financial highlights. All members in attendance were given a copy of the 2016 Annual Report, along with a welcoming gift.

Also, Cameron Davis, a graduating senior from Tates Creek High School in Lexington, KY, was presented with the 2017 Pierce-Marcum Volunteer Scholarship Award. Cameron achieved a 3.92 GPA while participating in several volunteer activities. Along with a plaque, Cameron was awarded a silver commemorative coin and a \$500 check. We wish Cameron all the best as she starts her college career this fall at Asbury University in Wilmore, KY.



Mike Goodyear, Cameron Davis and Chris Hutchison

The meeting concluded with the always popular door prize drawings. Everyone went home with at least one prize, including a very excited young member who won the \$100 grand prize!

Make plans now to join us next year as we will celebrate ninety years of serving our members. Look for the shareholders meeting date announcement in the January 2018 edition of NewsTracks.

Passing of Long-Time Volunteer

Just prior to this year's shareholders meeting, long-time credit union volunteer Jerry D. Brown of Worthington, KY, passed away following an accident. Jerry had served on the Board of Directors since 1987, was a past president, and also served on several committees over the past three decades. As a retiree from CSXT and the IBEW, Jerry was active with the Greenup County Democratic Party, of which he was the chairman, and enjoyed time with his grand kids.

Jerry Brown will be remembered as someone who truly cared about the credit union membership and employees. The members of the Board of Directors, Supervisory Committee and staff extend sincere condolences to Jerry's family and many friends.

Jerry D. Brown
1942 - 2017

Phishing: Don't Take the Bait

What is phishing?

Phishing refers to email messages that appear to come from a trusted company or individual. The fraudsters want you to click on a link or open an attachment that will compromise the information housed on your computer, including bank account and personal information.

Hackers are notorious for stealing your personal contacts and personal information and sending emails to your friends that appear to be from you. The fraudsters want to trick you into opening the email. Emails may be disguised to be from a friend or other trusted source to entice you to click on links or attachments. When you click on one of their disguised links or attachments, your computer can become infected.



What are the warning signs?

- Do you recognize the email address? Even if the answer is yes, you must still proceed with caution.
- Are there attachments? Do you normally receive attachments from this person or business?
- Does the file name look strange?
- Does the email request any personal information? Does it ask you to send credit card or account number information or log-in or password information?
- Are there grammatical or punctuation errors?
- Does the email seem generic or vague?
- Are there links? If so, check the link. Mouse over the URL and see if it looks suspicious.

When in doubt, find out!

Before clicking on anything, contact the person or company by another method to see if the communication is legitimate! Online resources are provided by the Federal Trade Commission on Privacy, Identity & Online Security. Visit these links to learn more.

www.consumer.ftc.gov/scam-alerts

www.consumer.ftc.gov/topics/privacy-identity-online-security



Ask Egbert

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

Q: How do I notify the credit union of a lost, stolen, or compromised debit or credit card after business hours?

A: Time is of the essence when reporting debit or credit card issues. For VISA Credit Cards, call our cardholder hotline at (800)325-3678 for assistance. Debit MasterCard issues can be reported via email at info@c-ocreditunion.com. This

mailbox is monitored by staff who can help protect your accounts. When sending an e-mail, include your full name, a callback number and *only* the last four digits of your card number. Additionally, you can call (304)781-0722 and leave a detailed voice mail about your situation. Again, only provide the last four digits of your card number.

Share Account Dividend Rates 2nd Quarter 2017

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 4

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