

The Bulletin Board

www.hsefcu.com Summer 2010

Hancock School Employees
Federal Credit Union
384 Penco Road
Weirton, WV 26062
304-723-5605

Marlene Runkel Retires

As many of you may already know, Marlene Runkel made the decision to retire after many years of loyal service to this credit union. A mainstay in the front office since 1992, Marlene would like to spend more time with her family, including those wonderful grandchildren.

We wish her the best!

Credit Union Scholarship Update



As you know, each year your credit union awards three \$500 scholarships to graduating seniors.

The only requirement for eligibility is that the students must have been active members for the past 6 months and have at least a \$50 balance in their accounts. An active member is one who has had one or more transactions in his/her account during the 2009-2010 calendar year. Dividends only do not count. We feel that these requirements are so easy to fulfill that no one should miss out on this opportunity. [Please enroll your child now](#) and keep the account active. The scholarship winners are chosen by lottery in March and may be used for any type of higher education: college, technical school, etc.

New Members Wanted

With so many “satisfied customers” in our ranks, we want to “spread the word” to more employers and students in our Hancock, Brooke, and parochial schools. Feel free to bring in your family members as well as your fellow workers to enjoy the same benefits you do. When they join, they will get \$10 in their accounts and so will you. We hope to see you soon.

And The Survey Says . . .

Hi Friends,

According to a recent survey in Consumer Reports, people are most annoyed by *hidden fees*, followed by the *inability to get a human when calling about a bill or service*. As I see it, this is one survey where your credit union does not rank at the top!

For example, your credit union’s VISA credit card has no hidden fees; in fact, it has very limited fees, all clearly disclosed when you apply. Plus, there was no last minute push prior to the recent Card Act legislation to add in more costs. Instead, your credit union, with you in mind, lowered its rate to 11.50%APR.

As for speaking to a human, the staff of your credit union is always close by, ready to take your calls and answer your questions. Of course, you may also stop by the office, for truly personal service for all your financial needs.

Take it from me folks, reduce the everyday annoyances in your life – visit your school credit union – where people and service come first!

*Economically yours,
Penny Pincher*

Continuing Car Loan Special

Many of you have not taken advantage of our special car loan promotion: [\\$200 cash back on used autos \(2004-2009\)](#) and [\\$300 cash back on new autos](#). This carries a minimum term of 48 months. The promotion will end in September.



Reminders – Reminders- Reminders

Summer office hours: 10:00 a.m.– 4:00 p.m. daily
Closed Saturday and Sunday

These hours in effect June 10 – August 20

School time office hours: 11:00 a.m.– 5:00 p.m. daily
Closed Saturday and Sunday

These hours in effect August 23 – TBA

Night depository available outside of building

Privacy Notice and Disclosure

Hancock School Employees Federal Credit Union, your member owned financial institution, is committed to protecting the privacy of its members. This notice and disclosure describes our privacy practices concerning the personal information we collect and disclose about our members, and the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the credit union.

Information We Collect About You

We collect nonpublic personal information about you from the following sources:

Information we receive from you on applications and other forms

Information we receive from a consumer reporting agency

Information we receive from surveys

We may disclose all of the information we collect, as described above.

Parties Who Receive Information from the Credit Union

We may disclose nonpublic personal information about you to the following types of third parties:

Financial service providers, such as insurance companies, and securities broker dealers

Non-financial companies, such as data processors, check/share draft printers, financial statement publishers, plastic card processors, and direct marketers

Others, such as non-profit organizations, consumer reporting agencies, government agencies, attorneys, accountants, auditors, law enforcement agencies, and collection agencies.

Disclosure of Information to Parties That Provide Services to the Credit Union

We may disclose all of the information we collect, as described above, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements. These disclosures generally include information to process transactions on your behalf, conduct the operations of our credit union, to follow your instructions as you authorize, or protect the security of our financial records. To protect your privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

Disclosure of Information About Former Members

We do not disclose any nonpublic personal information about our former members to anyone, except as permitted by law.

How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

What You Can Do to Protect Your Privacy

You can help us protect your privacy by following these guidelines:

Protect your account numbers, passwords, plastic card numbers, and PINs (personal identification numbers)

Never keep your PIN with your card.

Use caution when disclosing your account numbers, social security numbers, etc. to other persons.

Keep your information with the credit union current. We may need to contact you if we detect possible fraudulent or unauthorized activity or use of your account.

Please call us if you have questions – we are here to serve!

You may contact the credit union at: **Hancock School Employees Federal Credit Union**
384 Penco Road
Weirton, WV 26062
Phone: 304-723-5605
FAX: 304-723-9655