

THE BULLETIN BOARD

www.hsefcu.com Summer 2008

Hancock School Employees
Federal Credit Union

384 Penco Road
Weirton, WV 26062
304-723-5605

HOME EQUITY LOANS

And again, we can't emphasize enough the importance and the advantages of our home equity loans. This is a closed end note which uses the equity in your home. For this reason you can use the interest paid as a tax write-off. **Need to consolidate debts, pay for home improvements or even buy a car?**

Call Us Today!

**5 - 10 years
starting 5.80%**

**And for a limited time:
NO FEES**

AUTO LOANS

Our auto loans are still the best deal in town, starting at 4.95%. Call us for a payment. We are willing to talk or negotiate if necessary. Automatic payroll deduction is the best way to pay.

Just a reminder – we are still partnering with Lyle's Auto for a better price for you. ***If you buy a car at Lyle's and finance it with us, they will give you a \$200 gas card. Also – we will give you 1% cash back on the amount of your loan.***

FAMILY MEMBERSHIP ENCOURAGED

Reminder: We are still into a family membership drive, and we ask for your participation. Come in and enroll all the members of your immediate family and we will enter your name in a pool to be **eligible to win \$500 cash.** Please be advised that this enrollment requires either payroll deduction or monthly deposits. This drive goes on until September.

Come see us today.

JULY SHARE DRAFTS STATEMENTS

Your July share draft statement will be printed with your August statement and sent to you through US mail or inner-school mail. If a statement is desired sooner, call the office, or look at your account online.

REMINDERS

Summer Office Hours:

10:00 am – 4:00 pm until August 21



Office Closed:

Friday, July 4

ATTENTION:

FOR RENT - SMALL OFFICE AT REAR OF CREDIT UNION BUILDING - SEPARATE ENTRANCE.

DON'T WANT TO RECEIVE A STATEMENT?

You don't have to. If you have been using online banking and feel that you don't need to receive a statement, please sign the authorization below and send it in.

NO. I NO LONGER NEED TO RECEIVE A STATEMENT.

(SIGNATURE)

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 organization, 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!

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

The Supervisory Committee of the Hancock School Employees Federal Credit Union is verifying accounts at this time. If you have any discrepancies in your account, please notify any of the following:

Patty McCullough 304-387-2662
Shirley Davis..... 304-723-2005
Gloria Davis 304-387-2135