

THE BULLETIN BOARD

www.hsefcu.com Winter 2009

Hancock School Employees
Federal Credit Union

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

SCHOLARSHIP AWARD

As you know, your credit union awards three \$500 scholarships to graduating seniors to help with furthering their education. These seniors must be members of the credit union. We made this announcement in previous newsletters and indicated that these seniors had to have had active accounts for at least the last six months with at least a \$50 balance in the account. **The application, including more information can be found on the following sheet.**



The staff and board of directors of your credit union wish you a safe and happy new year!

REMINDERS

- If your share account has not had any transactions over a seven year period, this account becomes inactive.
- West Virginia law requires us after this period of time to turn over money on deposit to the state.
- You can prevent this by adding a small deposit occasionally or by transferring funds from one account to another.

...AND MORE REMINDERS

- The credit union will close at 4:00 p.m. on February 4, 2010, the day of the annual meeting.
- Loan News: **\$200 back on used auto loan**
\$300 back on new auto loan

HOLIDAYS

Martin Luther King Jr. Day	Jan. 18
Presidents Day	Feb. 15
Memorial Day	May 31
Independence Day	July 5
Labor Day	Sept. 6
Columbus Day	Oct. 11
Veterans Day	Nov. 11
Thanksgiving Day	Nov. 25

If during the school time schedule, you can't get here by 5:00, please call us and we will wait for you to come in.

BOARD ROOM NEWS

In our last newsletter, we asked for anyone who was interested in running for the board to submit his/her name to the office by Nov. 2. This was in compliance with our mail ballot voting policy. Three positions were open. No one placed a name for nomination except for the three incumbents. Since no names were submitted, no ballot will be mailed, and no additional voting is necessary. The three incumbents remain on the board. They will be announced at the annual meeting. The annual meeting will be held at the Serbian-American Cultural Center in Weirton on Thursday, February 4, 2010, at 6:30 p.m. A sit-down chicken dinner will be served. **Please be advised that the price for a guest's meal is now \$20.00.**

IRS DIRECT

Although we will not send in your IRS return for you any longer, you can still get your IRS refund much earlier, if you have it directly deposited to your credit union. If you follow the instructions at the end of your return, you must give the ABA number of the credit union which is 243485660. After this you must also include your credit union account number.

ANNUAL MEETING

The annual meeting will be held on February 4, 2010, at the Serbian-American Cultural Center at 6:30 p.m. Because this is a sit-down chicken dinner, reservations are MANDATORY. Please use the attached reservation form which must be in by January 21, 2010.

HSEFCU Scholarship

Once again a scholarship program is being offered by the Hancock School Employees Federal Credit Union. Three (3) scholarships in the amount of five hundred dollars (\$500.00) each will be awarded to 2010 high school graduates. The scholarship may be used for any type of higher education: College, Technical School, Etc. Eligibility requirements follow:

1. Any 2010 graduating student who is a member of the Hancock School Employees Federal Credit Union may apply. The student must have been an active member on October 10, 2009. **An active member is one who had one or more transactions in his/her account during the 2008-2009 calendar year, not just a one-time deposit or dividends added. There must be at least a \$50.00 balance in the account.** Only one application per student will be accepted.
2. Selection will be by random drawing from all applications received.
3. Proof of acceptance to the chosen school must be provided to the credit union before payment will be made. Payment will be made to the institution the student is attending.
4. All applications must be received at the Hancock School Employees Federal Credit Union office, 384 Penco Road, Weirton, WV 26062, by March 5, 2010.
5. Drawing will be March 17, 2010, at 4:30 p.m. at the credit union office. All applicants are urged to attend, but need not be present to win. Any interested persons are invited to attend the drawing.
6. Questions may be answered by calling 304-723-5605.

SCHOLARSHIP APPLICATION FORM

(One application form per student)

Name of Applicant _____
(Last) (First) (Middle Initial)

Street Address _____

City, State, Zip _____

Name of High School _____

Name of Prospective Institution _____

Social Security Number _____ Phone Number _____

RESERVATION FORM

Annual Meeting ♦ February 4, 2010 ♦ 6:30 P.M.
Serbian-American Cultural Center, Weirton
Chicken Dinner

YES, I WILL ATTEND THE MEETING _____

(SIGNATURE)

This reservation must be received in the CU office no later than January 21, 2010, regardless of postmark date. Please be advised that if you make a dinner reservation and fail to attend without canceling promptly, **\$20.00** will be deducted from your savings account.