

THE BULLETIN BOARD

www.hsefcu.com Winter 2011

Hancock School Employees
Federal Credit Union

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

SCHOLARSHIP AWARD

Your credit union will award two \$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.*

ANNUAL MEETING

*The annual meeting will be held at 6:30 p.m. on February 2, 2012 at Undo's, Holiday Inn in Weirton. Because this is a sit-down chicken dinner, reservations are **MANDATORY**. Please use the reservation form found at the end of this newsletter, which must be in by January 20, 2012. Please be advised that the price for a guest's meal is now \$20.00.*

***The credit union will close at 4:00 p.m. on February 2, 2012, the day of the annual meeting.*

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 voting policy. Two positions were open. No one placed a name for nomination except for the two incumbents. Since no names were submitted, no additional voting is necessary. The two incumbents remain on the board. They will be announced at the annual meeting.

HOLIDAYS

<i>Martin Luther King Jr. Day</i>	<i>Jan. 16</i>
<i>Presidents Day</i>	<i>Feb. 20</i>
<i>Memorial Day</i>	<i>May 28</i>
<i>Independence Day</i>	<i>July 4</i>
<i>Labor Day</i>	<i>Sept. 3</i>
<i>Columbus Day</i>	<i>Oct. 8</i>
<i>Veterans Day</i>	<i>Nov 12</i>
<i>Thanksgiving Day</i>	<i>Nov. 22</i>
<i>Christmas Day</i>	<i>Dec. 25</i>

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.

ELECTRONIC PAYMENT TRANSACTIONS

Many of you are using your checking account to make electronic payments to your creditors. We hope the following information will help to make certain that you use the correct numbers from your checking account.

The MICR Line

Understanding the Magnetic Ink Character Recognition (MICR) line on the bottom left of your credit union check is very helpful when making a payment over the phone or on the web.

The first nine digits (243485660) are the routing number, followed by zeroes, then your account number, a space, and finally, the check number.

Please keep this as a handy reference to avoid errors and possible delays in your payments.



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



HSEFCU Scholarship

Once again a scholarship program is being offered by the Hancock School Employees Federal credit Union. Two (2) scholarships in the amount of five hundred dollars (\$500.00) each will be awarded to 2012 high school graduates. The scholarship may be used for any type of higher education: College, Technical School, Etc. Eligibility requirements follow:

1. Any 2012 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, 2011. **An active member is one who had one or more transactions in his/her account during the 2011-2012 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 7, 2012.
5. Drawing will be March 21, 2012, 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 2, 2012 ♦ 6:30 P.M.
Undo's, Holiday Inn, Weirton
Chicken Dinner

YES, I WILL ATTEND THE MEETING

(SIGNATURE)

This reservation must be received in the CU office no later than January 20, 2012, 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.