

Money Matters

EVERYTHING WE DO, WE DO FOR YOU

A Publication of:



May 30, 2008

Volume 75, Issue 75

Presentation to Duncan High School



Halliburton Employees' Federal Credit Union Board of Directors and Staff are proud to announce a contribution made recently to Duncan Public Schools. Dwain King, Treasurer of HEFCU Board, presented a \$2,000 check on May 14, 2008, to Dr. Sherry Labyer at the Duncan High School Awards Assembly. The check was part of the profit sharing between HEFCU and Duncan Public Schools for the usage of the Duncan Demon ATM/Debit Card.



Accounts for Young Members

Parents - Don't forget to encourage your child to join the Kirby Kangaroo Club. This program is designed just for young members ages 12 and under. Kids can open their account for only \$5 and receive a free gift and special mailings throughout the year. Ask a Member Service Representative for more details.



Prize Winners

Allison Howell from Spring, TX, was the winner of the GPS system that was the Grand Prize of the membership drive contest held from March 1 - April 30.

Mike Belter from Lafayette, LA, was the first place winner of our most recent bill pay promotion: "Click It and Pick It." He received a \$100 Marriot Gift Cheque. Mike knows that our Free Bill Pay program is very easy to use!

Congratulations to both Allison and Mike.

Skip-a-Payment for Extra Cash

Just a reminder - if you need extra cash for your summer vacation, holiday shopping, or even college tuition, HEFCU offers members the opportunity to skip their loan payment once during a calendar year. If you are interested, ask for a skip a payment form to complete. Your account with HEFCU must be in good standing, and a \$15.00 charge will be applied. Certain restrictions may apply.



Christmas Club Account



Plan ahead this year - open a Christmas Club Account. There is no better time than now. Our Christmas Club Account allows you to save on a regular basis and withdraw your funds by early November. The holidays will be here before you know it, and you can have peace of mind that you will have money saved to have a stress free holiday with your family.

DUNCAN OFFICE
580-255-3550
800-368-2618
Fax: 580-255-3662

DUNCAN BRANCH
580-251-9071
Fax: 580-251-9070

HOUSTON OFFICE
281-871-7561
Fax: 281-871-7560

CARROLLTON OFFICE
972-418-3838
Fax: 972-418-3914

CU Money Line
800-390-5961
580-255-2055

Email us at: info@hefcu.org

• or visit: www.hefcu.org

Holiday Schedule

The Credit Union will be closed on the following days:

Independence Day:
Friday, July 4

Labor Day: Monday,
September 1

HEFCU Board of Directors

Dick Krivy
Chairman

Dr. Ray Loghry
Vice Chairman

Dwain King
Treasurer

Teresa Young
Secretary

Sylvia England
Director

Beth Liles
Director

Gary Lovett
Director

Steve Mackey
Director

Dr. Gant McPherson
Director - Ex-Officio

Supervisory Committee

Vicki Pollock
Chairman

Mary Beck
Member

Travis Buchanan
Member

Gerald Kierbow
Member

Gerald Riley
Member

The Importance of Shredding Documents

You can help ensure the safety of your home by locking up all important documents and valuables. But how can you safeguard your personal identity? What if the bank documents you threw into the trash are being used against you?

According to the National Crime Prevention Council, identity theft is the fastest growing crime in America. Over 7 million people filed identity theft complaints in 2006 alone. To safeguard against identity theft, you should completely destroy all documents that contain any kind of personal information.

Paper shredders are very affordable and lightweight and come in a wide variety of price ranges.

Since paper/document shredding is relatively easy and inexpensive to do, it is one of the most important steps you can take to protect yourself and your finances.

Listed below are items that are in need of being safeguarded from theft and misuse:

Financial statements
Canceled or blank checks
Credit card offers
Credit card information
Income tax records
Investment information
Insurance coverage
Medical records
Legal papers
Bills
LDM Whippoorwill

Actively using a paper shredder reduces the chance of your personal information being taken by an identity thief.

Welcome new
Select Employee
Group (SEG):
City of Marlow, OK

Welcome New Employees

Elizabeth Neal
Part Time
Member Service
Representative

Jennifer Doerksen
Marketing/Business
Development Director



Change in Terms Notice



International Service Assessment Fees (ISA) for all transactions made in a foreign country with your Visa credit card or Visa check card have increased. Due to a Visa mandate effective April 1, 2008, the fee has increased from "up to 1% of transaction amount" to "up to 3% of transaction amount."

2nd Quarter 2008 Service Award Winner

We would like to acknowledge and congratulate the following **Years of Service Award Winner**:

Nona Driskell - 15 years. Nona is our loyal "Popcorn Lady" that pops popcorn for our members in the Duncan Main location on Halliburton paydays.



Find The Hidden Member Initials

One member's initials and street name are hidden within this newsletter. If *this person* finds his or her information, call the credit union to claim the prize. We will credit \$5.00 to the member account of the lucky owner of these initials and address.