



Money Matters

HALLIBURTON EMPLOYEES' FEDERAL CREDIT UNION

Newsletter

December 31, 2006

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HEFCU OFFICERS

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 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 Ex-Officio

HEFCU STAFF

Phillip Dysinger President
 Shirley Clark Vice President of Accounting
 Carol Poage Vice President of Marketing/HR
 Dawn Megee Branch Manager (Houston)
 Nancy Sanchez Branch MSR (Houston)
 Doris Standford Branch Manager (Carrollton)
 Melody LeClair Branch MSR (Carrollton)
 Robbie Simmonds P/T Branch MSR (Carrollton)
 Steve Burford Branch Manager (Duncan)
 Kim McAllister Branch Manager (Duncan)
 Linda Avens Loan Officer
 Jami Headley Loan Officer
 Holly Kruger Loan Admin Clerk
 Anissa Morrow Loan Admin Clerk
 Darlene Newberry Loan Admin Clerk
 Sharon Bush Electronic Services Coordinator
 Margaret Kapchinsky Electronic Services
 Sonia Crispin P/T Electronic Services
 Billie Copeland Accounting
 Cheryl Scifres Accounting
 Jessica Eoff P/T Accounting
 Mary Armstrong Administrative Assistant
 Terry English Lead Member Service Rep
 Marcia Barham Member Service Rep
 Lori Brewer Member Service Rep
 Jessi Hutto Member Service Rep
 Holly Jackson Member Service Rep
 Jamie Jordan Member Service Rep
 Melissa Keck Member Service Rep
 Beverly Ketchum Member Service Rep
 Jolene Morrow Member Service Rep
 Daiquiri Shelton Member Service Rep
 Cynthia Whaley Member Service Rep
 Amber Boutcher P/T Member Service Rep
 Ann Brown P/T Member Service Rep
 Leann Ensminger P/T Member Service Rep
 LaWanda Allen P/T Receptionist
 Melba Howerton P/T Receptionist
 Desiree Ramirez P/T Receptionist
 Joyce Russell P/T Receptionist
 Debbie Specht P/T Receptionist
 Nona Driskell P/T Office Assistant

Supervisory Committee

Cynthia Myers Chairman
 Mary Beck Member
 Travis Buchanan Member
 Gerald Kierbow Member
 Gerald Riley Member

DYSINGER JOINS HEFCU

Phillip Dysinger joined Halliburton Employees' Federal Credit Union as President on December 4th, 2006. Phillip graduated from Oklahoma State University with a Bachelor of Science in Organizational Behavior. He has over 19 years of Credit Union experience and most recently worked at University and Community Federal Credit Union in Stillwater, OK as a Senior Vice President of Lending/Collections. Dwain King, Chairman of HEFCU Search Committee stated, "I am certain that Phil will make a great CEO and that he will be a fine leader and supervisor".



VISA GIFT CARDS - NOW AVAILABLE!!

Visa Gift Cards are now available in all four HEFCU locations. Visa Gift Cards are the perfect gift for anyone no matter what the occasion! They are safer than carrying cash, easy to purchase and fun to receive. There are various designs to pick from so contact us today and get a Visa Gift Card.

APPLY ON-LINE



You can apply for HEFCU products and services on-line. It's easy. Just visit www.hefcu.org and click on the Application Quick List. From there, select the application you are interested in and either submit it on-line or print and fax it to us.

SHARED SERVICE CENTERS

HEFCU offers over 2,300 Shared Service Centers for your convenience. Shared Service Centers allow you to go into any credit union that participates in Shared Branching and conduct most of your business as if it were your own credit union branch. Visit us at www.hefcu.org for more information on how we can meet all your financial needs no matter where you are located.

DUNCAN OFFICE
 (580) 255-3550
 1-800-368-2618
 Fax (580) 255-3662

DUNCAN N. 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
 1-800-390-5961
 (580) 255-2055

E-MAIL US AT: info@hefcu.org • VISIT OUR WEBSITE AT: www.hefcu.org

Christmas Club Account

The holidays are over, but they will be here again before you know it. A Christmas Club Account allows you to save on a regular basis and withdraw your funds at the beginning of November each year. Plan ahead this year by opening a Christmas Club Account now. You'll be surprised how fast those monthly deposits add up!

Added Security to Home Banking

It is our commitment to our members that access to your financial information is appropriately secured which is the reason we recently implemented the Multi-Factor Authentication (MFA) technology to our Home Banking system. MFA consist of validation and authentication of an individual using more than one method of verification. Please contact the Electronic Services department if you have any questions regarding MFA.

Don't Get Hooked by a Phishing Attack

If you have Internet access, you may be under attack--a phishing attack, that is. This high-tech scam involves three components:

- Spoofing is creating a replica of an existing Web site.
- Spamming is unsolicited, or "junk" e-mail.
- Phishing is the act of using spoofing and spamming to lure unsuspecting victims, hoping to deceive you into disclosing your Social Security number, credit card and checking account numbers, passwords, or other sensitive information.

The Federal Trade Commission recommends the following tips to help you avoid getting hooked:

1. If you get a pop-up or e-mail message requesting personal or financial information, don't reply or click on the link in the message. Legitimate companies won't ask for this information.
2. Be cautious about opening attachments or downloading files from e-mail messages.
3. Never send personal information via e-mail. Look for a closed padlock at the bottom of your browser window, or a URL that begins with "https" --the "s" stands for secure. However, some phishers forge these security icons.
4. Review statements for accuracy as you receive them. If they're late, call the company to confirm billing address and balance.
5. Use antivirus software and keep it up-to-date. Run a firewall, particularly if you have a broadband connection. Take advantage of free software "patches."
6. Report suspicious activity to the FTC at www.ftc.gov and forward suspicious messages to spam@uce.gov.



Your savings federally insured to \$100,000
NCUA
 National Credit Union Administration, a U.S. Government Agency

Privacy Notice

Halliburton Employees' Federal Credit Union collects non-public information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us or others; and
- Information we receive from a consumer reporting agency.



We do not disclose any non-public information about you to anyone except as permitted by law. If you decide to terminate your membership or become an inactive member, we will adhere to the privacy policies and practices as described in this notice. HEFCU restricts access to your account information to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your non-public personal information.

Holiday Schedule

The Credit Union will be closed on the following days:

- New Year's Day** – Monday, January 1st
- Martin Luther King, Jr. Day** – Monday, January 15th
- President's Day** – Monday, February 19th

Annual Meeting Date Set

Make plans now to attend the
47th Annual Meeting
 Saturday, March 31, 2007
 at the Simmons Center in Duncan

Dinner will be served by
 Suzie Q's Catering at 6:00 p.m.
 followed by the business meeting,
 entertainment by
 John Irvin: Speaker (Hilarity Therapy)
 and door prizes.

Meal tickets and child care tickets
 must be purchased in advance.