

Money Matters

EVERYTHING WE DO, WE DO FOR YOU

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Annual Meeting Date Set

Make plans now to attend the 49th Annual Meeting Saturday, April 4, 2009 at the Simmons Center in Duncan. Dinner will be served by Suzie Q's Catering at 6:00pm followed by a business meeting. Entertainment will be provided by Mark Phillips & III Generation Bluegrass Band.

Meal tickets and child care tickets must be purchased in advance and will go on sale in March, 2009. KSK 5816 East 64th Place



Goodbye Friend

Dr. William "Gant" McPherson passed away on November 10, 2008 after a brave battle with cancer. Although Gant was a man of few words he blessed the lives of many co-workers, fellow church members and the communities which he lived in. Gant served as a volunteer on the Board of Directors at HEFCU for 35 years. Thank you, Gant, for being a special friend to your credit union family!

Free Debit Cards

They look like credit cards, but when consumers make purchases using debit cards, the dollar amounts are deducted from their checking accounts and now Halliburton

Employees' Federal Credit Union offers them for **FREE!**

Why are people reaching for their debit cards in record numbers?

- Convenience--It's quicker to pull out a plastic card at the point-of-sale than to write a check. It's also easier to track spending with cards than with cash--and using plastic eliminates the need to even carry cash.
- Pay-as-you-go--With debit, you have the convenience of plastic without carrying a loan balance or paying interest.
- Balance caps--Because debit cardholders can only spend the money they have in their checking accounts, debit cards help control spending.
- Security--Security features built into debit cards help merchants verify that the actual cardholder is the one using the card.
- Wide acceptance--Debit cards are accepted at locations worldwide, while many merchants are reluctant to accept non-local checks.

Stop on by and sign up for one today or call us at 1-800-368-2618 and ask to speak to a representative for more details. HEFCU debit cards, a fast, easy, and reliable way for your everyday purchases.

Holiday Schedule

The Credit Union will be closed on the following days:

New Year's Day: Thursday, January 1

Martin Luther King Jr. Day: Monday, January 19

President's Day: Monday, February 16

Congratulations to Our Service Award Winners!

We would like to extend our congratulations to our third and fourth quarter Service Award Winners **Dawn Megee** and **Steve Burford**.

Dawn is the Houston Branch Manager and is awarded for 15 years of service and Steve is the Duncan North Branch Manager and is awarded for 5 years of service



From all of us at HEFCU, thank you for your years of loyal service!

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, please call the credit union to claim your prize.

We will credit \$5.00 to the member account of the lucky owner of these initials and address!

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

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

Email us at: info@hefcu.org

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

• or visit: www.hefcu.org



Get a Christmas Club Account Today and Earn More

The holidays are over, but they will be here again before you know it. Take the stress out of the holidays by opening a Christmas Club Account today. A Christmas Club Account allows you to save on a regular basis. You can even arrange to have the money deducted directly from your paycheck, making saving as painless as possible. At the beginning of November, your Christmas Club funds will be deposited into your checking/savings account getting you ready for holiday shopping. HEFCU Christmas Club Accounts lets you know that you'll have the money to pay for the holidays and will help put the cheer back into this year's gift giving!

Great Auto Loan Rates with HEFCU As Low as 4.75% APR*

Take charge of vehicle shopping and you'll be in the driver's seat. Visit us before you shop and you'll be more prepared for the adventure. By getting pre-approved for a loan before you shop, you'll know exactly what you can afford and what price range to tell the dealer you're looking for. Do you already have vehicle? That's no problem. Refinance your vehicle with Halliburton Employees' Federal Credit Union and trade-in that high interest rate for a low one. With HEFCU's low rates and fast service we'll get you driving in no time. Call us today at 1-800-368-2618 or come see us at one of our locations for more information.

*Annual Percentage Rate



New Fee Schedule

Due to the increased cost of services it has become necessary to change some of our fees. These changes will be effective March 1, 2009. It is always our goal to give you the best products and services while maintaining the lowest cost possible. A complete rate and fee schedule is available from HEFCU.

The Fees Below are Effective March 1, 2009

Share Account Electronic NSF.....	\$25.00/item
Share Draft Overdraft fee	\$25.00/item
Share Draft Exceeds Reg. D	\$25.00/item
Share Draft Returned Item	\$25.00/item
Share Draft Stop Payment.....	\$25.00/item
Share Draft Electronic NSF	\$25.00/item
Account Reconciliation	\$20.00/hr
Account Research.....	\$20.00/hr
Deposited Item Return	\$15.00/item
Certified Check	\$2.00/each
Return Item from Other Financial Institution	\$15.00/item
Account Overdrawn or Negative Balance	\$25.00/item
ACH Authorization Revoked.....	\$25.00/item
Minimum Balance (if your regular share balance falls below \$25.00 during the month).....	\$5.00/month
Temporary Checks (limit 8)	\$.25/each
Visa Gift Cards	\$3.00/each
Garnishment or Levy	\$20.00/each
Christmas Club Early Withdrawal Fee	\$20.00/each

(From account prior to annual distribution)

Privacy Notice

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

- Information we receive from you on applications and 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.

"Look for an Enhanced Home Banking in January Offering Additional Features and Personal Customization!"

Error Resolution Notice Regulation E

In case of errors or questions about your Electronic Transfers, telephone us at 800-368-2618 or write us at 703 South 9th Street, Duncan, OK 73533. Contact us as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no more than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error, or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error; so that you will have use of the money during the time it takes us to complete our investigation.

Life Savings Insurance

After careful consideration of all the factors involved, we must revise our Life Savings Insurance program, the life insurance that we've made available at no direct cost to our members. New deposits will no longer be eligible for Life Savings Insurance starting on March 1, 2009. This change does not affect your existing Life Savings Insurance coverage on eligible deposits made before March 1, 2009. These deposits will remain eligible until the original deposits are withdrawn or the policy cancelled.

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency