



Money Matters

HALLIBURTON EMPLOYEES' FEDERAL CREDIT UNION

Newsletter

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 Dwain King Treasurer
 Teresa Fritts Secretary
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 Steve Mackey Director
 Dr. Gant McPherson Ex-Officio

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 Shirley Clark Vice President of Accounting
 Carol Poage Vice President of Marketing/HR
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 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 MSR Electronic Services
 Billie Copeland Accounting
 Cheryl Scifres Accounting
 Mary Armstrong Administrative Assistant
 Terry English Lead Member Service Rep
 Marcia Barham Member Service Rep
 Lori Brewer Member Service Rep
 December Griffith 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
 Ann Brown P/T Member Service Rep
 Angela Hines P/T Member Service Rep
 Jennifer Spruill P/T Member Service Rep
 LaWanda Allen P/T Receptionist
 Melba Howerton 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



FREE ANNUAL CREDIT REPORTS

You can get a free report from each of the three nationwide consumer reporting companies every 12 months. The official Web site, annualcreditreport.com, is the ONLY authorized online source for you to get a free credit report under federal law. Some other sites claim to offer “free” credit reports, but may charge you for another product if you accept a “free” report.



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.

ENTERPRISE CAR SALES



Car buyers have no need for heartburn during the process nor heartache after the vehicle is in the garage. Enterprise Car Sales makes the process easy and painless, giving buyers up to seven days or 1,000 miles to change their mind about a purchase. Enterprise will repurchase the vehicle – no questions asked – for the exact amount paid, minus a small cleaning and documentation fee. Advanced planning and working with a seller that has a repurchase agreement is the trick to having a worry-free experience. For more information on how to contact Enterprise Car Sales, please contact HEFCU and ask to speak to the loan department.

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

Phishing Alert: Take Steps to Protect Yourself from Online Fraud

“We suspect an unauthorized transaction on your account. To ensure that your account is not compromised, please click the link below and confirm your identity.” “During our regular verification of accounts, we could not verify your account information. Please click here to update and verify your information.”

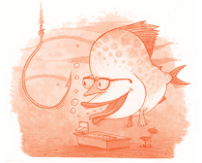
If you receive an e-mail message similar to these, don't bite. They are examples of a scam called “phishing” and the perpetrators of this crime want one thing: your personal information. That may include your Social Security number, your account or credit card numbers, your password or login information. Giving this information can result in identity theft, which can wreak havoc with your credit report and your ability to get credit and loans in the future. Halliburton Employees' Federal Credit Union (HEFCU) wants you to be informed. Know how to protect yourself from this devastating financial crime:

- Never respond to or click on e-mail requests for personal information, particularly if you are asked to verify your account information. Phishers copy logos from financial institution Web sites and use look-alike headers to trick victims into handing over personal information.
- Be suspicious of any e-mail that's not personalized with your name; valid messages from HEFCU are personalized. We would never ask you for personal information in this manner.
- Be suspicious of urgent e-mail requests claiming to be from HEFCU or from any other financial institution. Phishers typically include upsetting or exciting—but false—statements to get you to react quickly.
- Never click on links within an e-mail message to get to a Web page. Instead, call the company on the phone, or log onto the Web site directly by typing the company's Web address in your browser.
- If you access your accounts online, regularly log into those accounts. Don't ignore your accounts for as long as a month before you check them.
- Regularly check your credit union and credit card statements to make sure all transactions are legitimate. If anything looks suspicious, contact us or the affected issuer immediately.
- Use antivirus software and a firewall, and keep them up to date. Download updated security patches. For example, if you use Microsoft Internet Explorer, go to microsoft.com/security to download a special patch relating to certain phishing schemes.

If you think you've been a victim of a phishing attack, notify us immediately. File a complaint at ftc.gov, and

then visit the FTC's identity theft Web site at www.consumer.gov/idtheft. Victims of phishing also can become victims of identity theft, so take steps to minimize your risk. Check your credit reports regularly to see if a thief has opened fraudulent accounts in your name. Visit annualcreditreport.com for details on ordering a free annual credit report from each of the three major credit-reporting agencies—Equifax, Experian, and TransUnion.

If you have any questions—about phishing, or about any suspicious financial e-mail you receive—please call us at 580-255-3550 or 800-368-2618. Halliburton Employee's Federal Credit Union is dedicated to help you stay safe and protect your financial resources.



New Faces

HEFCU is pleased to introduce four new employees. Darlene Newberry has joined us a Loan Administration Clerk, Jessi Hutto is a full-time Member Service Representative (MSR) and Jennifer Spruill is a part-time MSR. Robbie Simmonds is a part-time MSR in our Carrollton Branch. Please join us in welcoming these new employees.



Darlene, Jennifer and Jessi



Robbie

Holiday Schedule

The Credit Union will be closed on the following days:

Independence Day – Tuesday, July 4

Labor Day – Monday, September 4

Columbus Day – Monday, October 9th

