



Money Matters

HALLIBURTON EMPLOYEES' FEDERAL CREDIT UNION

Newsletter

September 30, 2006

Volume 68

Issue 68

HEFCU OFFICERS

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 Dr. Ray Loghry Vice Chairman
 Dwain King Treasurer
 Teresa Fritts Secretary
 Kevin Bilbrey Director
 Sylvia England Director
 Beth Liles Director
 Gary Lovett Director
 Steve Mackey Director
 Dr. Gant McPherson Ex-Officio

HEFCU STAFF

Kevin Bilbrey 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
 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 Butcher P/T Member Service Rep
 Ann Brown P/T Member Service Rep
 Leann Ensminger P/T Member Service Rep
 Angela Hines 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

GREETINGS FROM YOUR CREDIT UNION PRESIDENT

It has been my pleasure to serve you these past 11 years. Halliburton Employees' Federal Credit Union has blossomed and we have been able to help one another cooperatively to improve lives and provide for financial needs.



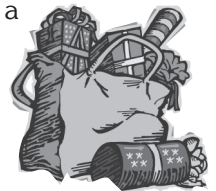
An opportunity has come my way to work with credit unions on a consultant basis. After much prayerful consideration, I will be leaving the credit union effective September 30, 2006 to pursue this new opportunity.

Your Board of Directors will find a very capable person to serve as your new President. I wish you all the best and God's blessings.

Kevin Bilbrey
President

HOLIDAY SHOPPING IS EASY WITH A HEFCU VISA CARD!

The holidays are right around the corner and using a HEFCU credit card makes shopping convenient and affordable. We offer two credit cards, the VISA Classic and the VISA Platinum. Our Classic card offers a low fixed interest rate and has numerous benefits such as travel discounts, auto renters insurance, travel dividends and more. The VISA Platinum has a minimum credit limit of \$5,000 and has a variable interest rate of prime plus 1%. Additional benefits of the VISA Platinum card include travel accident insurance, auto rental insurance and earning Score Card bonus points on every purchase. In addition, neither of our credit cards have an annual fee and the interest rate is the same for both credit card purchases as well as cash advances. Stop by our office, call us at 580-255-3550 (800-368-2618) or apply on-line at www.hefcu.org for a VISA Classic or a VISA Platinum card!



ONCE A MEMBER, ALWAYS A MEMBER

When life brings you the challenge of relocating, there's one thing you won't have to worry about ... finding a new credit union. No matter where you go, you can stay with us. That's because of our "once a member, always a member" policy. Home Banking and Shared Service Centers (over 2100 nationwide!) make it easier than ever to conduct HEFCU transactions anywhere.

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

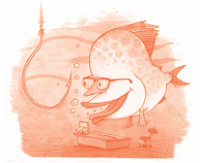
"We suspect an unauthorized transaction on your account. To ensure that your account is not compromised, please click the link below and confirm your identity."
 "During our regular verification of accounts, we could not verify your account information. Please click here to update and verify your information."

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 Employees

HEFCU would like to welcome 5 new employees. Cynthia Whaley is a full-time Member Service Representative (MSR), Amber Boutcher and Leann Ensminger are part-time MSR's. Sonia Crispin is working part-time in the Electronic Services department and Desiree Ramirez is a part-time receptionist. Please join us in welcoming these new employees.



Sonia, Amber and Desiree



Leann and Cynthia

Holiday Schedule

The Credit Union will be closed on the following days:

- Columbus Day** – Monday, October 9th
- Veterans Day** – Saturday, November 11
- Thanksgiving Day** – Thursday, November 23
- Day after Thanksgiving** – Friday, November 24
- Christmas Day** – Monday, December 25th
- New Year's Day** – Monday, January 1st



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