

Huron Area Education Federal Credit Union

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*People Helping People
Since 1952*

CU News



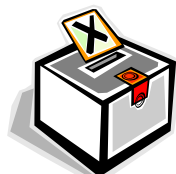
A Holiday Open House and Ribbon Cutting Ceremony was held Thursday, December 17th to celebrate our new office building. We had several members stop by to check out the new building and enjoy some refreshments. Members could also register to win \$25 in Huron Bucks. The ten lucky winners were:

**Marino Abbondandolo
Mike Carda
Cheryl Krutzfeldt
Jane McLaury
Sarah Mittelstedt
Karen Mueller
Esther Ritchhart
Clarence Vanderhule
Pat Van Vleet
Patty Wendelgass**

Shown cutting the "official" ribbon are credit union staff, credit union members and officers of the Board of Directors. Also present were representatives of the Huron Chamber Ambassadors.

58th ANNUAL MEETING TO BE HELD

The HAEFCU Board of Directors has scheduled the 58th Annual Meeting for February 28th, 2010 at the Huron Event Center. Social hour will begin at 5:00pm with a buffet dinner to follow at 5:45pm. Cost of the meal is \$5.00 for adults and \$2.50 for children 12 and under. A short business meeting will be held along with the election of officers. We will be drawing for \$500 in cash prizes to be given away through out the night. As always, we will have lots of "freebies" for you to take home. This is a great opportunity to take part in the operation of your credit union along with a chance to socialize with old and new friends. If you will be able to join us, please RSVP to the office by **February 22, 2010**. We look forward to seeing you there!



Interested in the operation of YOUR credit union?

How about serving on the HAEFCU Board of Directors or Credit Committee? The membership will be electing 3 members to serve on the Board of Directors and 2 for the Credit Committee at the Annual Meeting on February 28, 2010. Running for re-election to the Board of Directors this year are Doug Heller, Jane McLaury and Mark Neuharth. Karen Mueller and Mark Peiffer will be up for re-election to the Credit Committee. If you or someone you know would be interested in serving on either committee, please contact Nominating Chairman Dan Henson or the office at 352-1311.

4th Quarter 2009

HAEFCU Financial Statistics

December 31, 2009

Assets --- \$14,350,000.00

Shares --- \$5,490,000.00

Share Drafts---\$710,700.00

Certificates--- \$7,200,000.00

Loans--- \$12,000,000.00

Members--- 1155

Office Hours

Monday-Friday

8:30-5:30

***AFTER HOURS
BY***

READING YOUR STATEMENT

*Transactions will
appear in the
following order on
your statement:*

1. Share Savings
2. Share Draft
Checking
3. Share Certificates
(CD's)
4. Loans



SCHOLARHIPS AVAILABLE

Scholarships for post-high school education will once again be available to our members. Last year, \$2900 in scholarships was awarded to 18 students by our Scholarship Committee. In addition to our own scholarships, members can also apply for scholarships sponsored by the Central Chapter of Credit Unions and Mid-America Credit Union Association (of which we are a members of both). Contact the office if you would like applications. Deadlines for each scholarship are as follows:

Central Chapter Scholarship

March 1, 2010

Mid-America Scholarship

March 26, 2010

HAEFCU Scholarship

March 31, 2010

We are also looking for “donors”...if you would like to contribute money towards the scholarships, please let us know.



TAX INFORMATION

IRS 1099 forms will be mailed to you by January 31, 2010. These will show the amount of dividend you have earned (\$10 or more) for 2009. Some of you will also receive 1098 and 1098 E forms which indicate mortgage interest and student loan interest paid in 2009. Your quarterly statement will show the total interest paid on your loans and the amount of interest earned on savings, checking accounts and certificates during the current year. It is located at the end of the statement.

Share the Benefits of Credit Union Membership

Credit unions have a long history of satisfying members, consistently ranking higher than banks and thrifts in the annual American Banker/Gallup opinion poll.

If you're a satisfied member, why not share the credit union secret with your loved ones? Because you are a member at Huron Area Education Federal Credit Union, your immediate relatives are also welcome to join.

As members, your loved ones will experience the same benefits of credit union membership you already enjoy. They, too, will benefit from our expert advice, low rates on loans, high dividends on savings and certificates, and excellent member service.

Share the credit union secret. Tell your loved ones about the advantages of membership at HAEFCU and encourage them to contact us.

HAEFCU Staff

Darel Peterson- Manager
Rich Reimer- Assistant Manager
Doug Heller- File Manager
Kristen Jurgens- Member Services
Rachel Marshall- Member Services

HAEFCU Board of Directors

Mark Wendelgass- President
Jane McLaury- 1st Vice-President
Claudia Loecker- 2nd Vice-President
Doug Heller- Secretary
Mark Neuharth- Treasurer

INFORMATION FOR ADVANTAGE ATM/POS CARD USERS

Just for your information: There are some behind the scenes changes in the way your card purchases are processed. This will in no way affect your ability to use the card, but gives you an option. Your VISA debit card allows you to conduct transactions on the PULSE debit network also. There are some differences in the manner in which items are handled. Generally, the distinction between VISA debit transactions and non-VISA debit transactions are as follows:



- to initiate a VISA debit transaction at the point of sale, you sign a receipt.
 - to initiate a non-VISA debit transaction, you enter a PIN at the point of sale terminal.
 - when you swipe your card at some merchant terminals, you may automatically be prompted with a certain payment method. You have the right to select the payment method you prefer if the merchant accepts both signature and PIN-based transactions.
 - when conducting an e-commerce or mail/telephone order transaction, you can indicate a preference to route the transaction as VISA or PULSE. If the transaction is processed as PULSE, no PIN will be required to process the transaction.
- If you have questions, please contact the office.

In order to protect our members, your VISA ATM/Debitcard will be declined on all attempts to access online gambling transactions. This is for the protection of all our members and the credit union.

GOOD BYE & GOOD LUCK, MISHA!

We regret to inform you that Misha Tonkin has left our credit union. She and her husband, Jacob, have embarked on a six month missionary trip in New York. Misha has been with our credit union for a little over a year. While at the credit union, her main duties were assisting members with deposits and withdrawals, and reviewing loan files. We will miss Misha greatly and wish her and Jacob the best of luck in their new journey in life.

Do away with clutter in 2009!

Sign up for E-Statements!

- Eliminate the need to save your past statements since they are stored in your secure internet banking account.
- Have access to your statements whenever & wherever by logging into your internet banking account.
- Help YOUR credit union run more efficiently by saving us paper, envelopes, postage and time.

To sign up, log into your internet banking account and click E-Statements on the left side of the page or contact the office and we will be glad to help you get set up!



Sign Up For E-Statements! Sign Up For E-Statements! Sign Up For E-Statements!
Contact the office to get set up.

Are your children or grandchildren part of our Super Saver Club?

We currently have 64 members in our Super Saver Club. All members age 12 and under are eligible to take part. It's easy to join! Just let us know. Upon joining, members receive a punch card that is kept at the office. For every deposit of \$5.00 (including payroll deposits), they receive a punch on their card and an opportunity to pick a prize from our Super Saver Safe. Filled cards are then entered into a yearly drawing held during Credit Union Youth