

Experience the Credit Union Difference!



FALL 2016
 WWW.WVFCU.ORG

EDU
Pay tuition bills today.

YARD
Lawn & garden improvements.

POOL
Splash in your backyard.

WED
Finance the big day

HOME
Improve your biggest asset.

DO MORE.

WITH A HOME EQUITY LINE OF CREDIT

Home Equity Line of Credit flexibility allows you access to funds when you need them. FAST approvals and professional service. Call **304-744-MYCU (6928)** or stop by any of our 4 locations today to apply.

- **NO Annual Fee . . . EVER!!!**
- **Competitive Rates**
- **Low Payments**
- **Local Decisions & Servicing**
- **No Closing Costs**
- **Potential Tax Advantages***



All lines are subject to credit and income approval. Maximum loan-to-value (LTV) is based on credit history, credit score and appraised value up to an 89% combined loan balance of all liens. Home Equity Lines of Credit are secured by your residence that is held as collateral. Interest rate is variable based on predetermined margins added to the prime lending rate which is published in the Wall Street Journal and may vary quarterly. Actual margin is based on the home's loan to value ratio, lien position, owner occupied status, applicant's credit history and the amount of the credit line. Your home must be a single-family owner occupied residence. Manufactured homes do not qualify. Hazard insurance is required. Flood insurance where applicable, is required. Borrower responsible for costs to resolve title issues and structural inspection, if necessary. Additional terms and conditions may apply. Please contact the credit union for additional details about credit costs and terms. *Consult a Tax Professional regarding the tax deductibility of interest.

Holidays 2016

Columbus Day

(Offices Closed)

Monday, October 10, 2016

Veterans Day

(Offices Closed)

Friday, November 11, 2016

Thanksgiving Day

(Offices Closed)

Thursday, November 24, 2016

Christmas Day

(Offices Closed)

Monday, December 26, 2016

New Years Day

(Offices Closed)

Monday, January 2, 2017

\$STATISTICS

AS OF AUGUST 31, 2016

Loans –	\$ 80,536,926.10
Deposits –	\$128,377,199.37
Assets –	\$145,686,218.37
Capital Ratio –	11.52%
Members –	9,317



It's time to FALL back!!!

Just a friendly reminder to turn your clocks back Saturday night one hour!!!

Also, now is a great time to change the batteries in your smoke detector when you are "falling back!"

Enjoy the rest of this beautiful season!!

Sunday, November 6, 2016
at 2:00 am

You'll Score Big. . .
 At WVFCU

West Virginia Federal is the Proud Sponsor of the Friday Night Football Game of the Week

Follow all the action with Live Stream every Friday Night ▶

<http://wchstv.com/live/event>



Here's one present you can open early. Our...
HOLIDAY LOAN!

Now through December 23rd
Rates as low a 4.99%
and 6.88% *APR

Current underwriting standards including maximum unsecured debt with WVFCU apply, except for two loan limit for unsecured loans with WVFCU. Automatic payment required to receive promo rate, otherwise regular unsecured rates apply. *APR = Annual Percentage Rate. An example of repayment would be 12 month term payment of \$217.47, with a rate of 7.99% and a *APR of 8.89% for \$2500.00. Includes a \$25 processing fee. Borrowed with a credit score of 650. Rates range from 4.99%-10.99%. Certain terms and conditions apply.



West Virginia Federal Credit Union Celebrates Principled Banking.

On October 20, 2016, West Virginia Federal Credit Union will, along with more than 56,000 credit unions around the world, celebrate International Credit Union Day (ICU Day), and the foundational principles that make credit unions unique.

Credit unions are not-for-profit financial cooperatives guided by nine principles, including democratic control, social responsibility, and returning all profits to members. This year's theme is "The Authentic Difference," West Virginia Federal Credit Union celebrates ICU Day because it believes banking should be principled.

On ICU Day, West Virginia Federal Credit Union joins the more than 217 million credit union members around the world in celebrating the people-first principles that have helped lift people out of poverty and strengthen communities all over the globe.

The public is welcome to stop by any of our 4 locations and celebrate with West Virginia Federal Credit Union a movement that concerns itself with the financial success of all people.

Locations

Main Office:

318 5th Avenue
South Charleston, WV 25303
304-744-MYCU(6928) • FAX: 304-744-1993

St. Albans Location:

2355 MacCorkle Avenue
Route 60, St. Albans, WV 25177
304-729-3000 • FAX: 304-729-0909

Nitro Location:

207 Main Avenue
Nitro, WV 25143
304-755-7393 • FAX: 304-755-9803

Huntington Location:

2600 5th Avenue
Huntington, WV 25702
304-525-0541 • FAX: 304-525-4733

eBranch: www.wvfcu.org
PAT: 304-744-CU24(2824)

2017 Board of Director Nominations

Members interested in becoming a Board of Director Candidate were asked to submit a brief description of their qualifications for consideration as specified in the 2016 Summer Newsletter. The eligible candidate, together with a brief statement of his qualifications and biographical data, is shown to the right.

The candidates for each office receiving the greatest number of votes will be elected to fill such vacancies for offices as they exist at the time of election. Unless vacancies occur before the election, all vacancies will be three-year term positions. Nominations for vacancies of the Board of Directors may also be made by petition signed by at least 500 current WVFCU Members in good standing. Such petitions must be filed with the WVFCU Secretary and must contain the printed name, signature and WVFCU member number of all members supporting the candidate.

There must be filed with each such petition for nomination:

- (a) A signed statement from each nominee by petition that he or she is agreeable to nomination and will serve on the WVFCU Board of Directors if elected to office
- (b) A brief statement of qualifications and biographical data as to each nominee by petition.

The closing date for receiving nominations by petitions shall be 4:30 p.m., Friday, November 30, 2016. The WVFCU Election will be conducted in accordance with Article V, Option A4 of the bylaws. At present, the West Virginia Federal Credit Union 2017 Annual Meeting Election for Board of Directors will be conducted by electronic ballot if necessary. If a qualified nomination(s) by petition is (are) made by the November 30, 2016 deadline, the West Virginia Federal Credit Union membership will be notified of the voting procedures as disclosed in the WVFCU Winter newsletter.

Submitted by Jim Hansen, Secretary

Chuck Roy (Incumbent)

Chuck is a graduate of Marshall University with B.S. and Masters degrees in Safety. He has taught classes at Marshall University in Process Safety, O.S.H.A. Legislation, and fire protection. He retired from Union Carbide/Dow



Corporation as a Senior Safety Administrator with 45 years of service. Chuck has also worked as a consultant and part time at Bayer Corp., and Precision Pump and Valve Company. He has also served as Board President, Vice President, Secretary, Treasurer, and has served on various committees. Chuck is active in the Elmore Advent Christian Church as Elder and Sunday School teacher. He is involved in several Community and Civic organizations.



Preparing Your Home for Winter

Furnace Inspection

- Stock up on furnace filters and change them monthly.
- If your home is heated by a hot-water radiator, bleed the valves by opening them slightly and when water appears, close them.
- Remove all flammable material from the area surrounding your furnace.

Get the Fireplace Ready

- If the chimney hasn't been cleaned for a while, call a chimney sweep to remove soot and creosote.

Check Foundations

- Seal up entry points to keep small animals from crawling under the house.
- Rake away all debris and edible vegetation from the foundation.

Check the Exterior. Doors and Windows

- Inspect exterior for cracks and exposed entry points around pipes; seal them.
- Use weather-stripping around doors to prevent cold air from entering the home and caulk windows.

Inspect Roof, Gutters & Downspouts

- If your weather temperature will fall below 32 degrees in the winter, adding extra insulation to the attic will prevent warm air from creeping to your roof and causing ice dams.
- Replace worn roof shingles or tiles.
- Clean out the gutters and clear debris from downspouts.

Service Weather-Specific Equipment

- Drain gas from lawnmowers.
- Service or tune-up snow blowers.

Prevent Plumbing Freezes

- Locate your water main in the event you need to shut it off in an emergency.
- Drain all garden hoses, blow out sprinkler systems
- Insulate exposed plumbing pipes.
- Drain air conditioner pipes and, if your AC has a water shut-off valve, turn it off.
- If you go on vacation, leave the heat on, set to at least 55 degrees.

Install Smoke & Carbon Monoxide Detectors

- Some cities require a smoke detector in every room.
- Install a carbon monoxide detector near your furnace and/or water heater.
- Test smoke and carbon monoxide detectors to make sure they work.



Winterize Your House



LOVE MY CREDIT UNION REWARDS

Love your savings.

Everyone is looking for ways to save money, and that's just what Love My Credit Union Rewards is all about.

West Virginia Federal Credit Union is excited to offer you exclusive discounts and benefits on products and services you use every day. Credit union members have already saved over \$1.6 billion with Love My Credit Union Rewards discounts. So along with lower loan rates and fewer fees, here's another way you can save even more.

- ♥ Receive a 10% discount (business members a 15% discount) on select regularly priced Sprint monthly data service. Valid in conjunction with other credit unions and most Sprint National handset offers and promotions
- ♥ Get safety and security of roadside assistance and more for less than \$1 per week* with CU Road Pal
- ♥ Save up to \$15 on TurboTax Federal tax products
- ♥ Save on services for your home from ADT, DIRECTV, Allied, and more
- ♥ Earn cash back when you shop at over 1,500 online retailers with Love to Shop

The more offers you take advantage of, the more you save. Start saving today at LoveMyCreditUnion.org.

*Based on individual roadside assistance plan



SKIP A PAYMENT

Loan Extension Agreement

- December – No payment will be due in December 2016
- January – No payment will be due in January 2017

I wish to pay \$25.00 for each loan deferment by:

- Charge to my share (savings) account
- Charge to my share draft (checking) account # _____
- Enclosed is my check



It is mutually agreed that in consideration for the fee of \$25.00 per loan, my monthly loan payment will be deferred and extended to the end of original term of any loan to which an extension(s) is applied. I understand that finance charges will continue to accrue and all other terms and provisions of the original loan agreement are unchanged and remain in full force and effect. I understand the Skip-A-Pay program is subject to approval. Eligible Loans must be current at the of request and reflect a history of (6) six consecutive payments. Additionally, I understand that this will not stop an ACH originated at another institution for the purpose of making my payments at WVFCU. I am limited to (2) two Skip-A-Pay's during the life of any eligible loan. Personal Service Lines (PSL), Home Equity Loans, Home Equity Lines of Credit and Mortgages are excluded from this offer. Other Restrictions Apply.

Borrower Name (print) _____ Daytime Phone Number _____

Member Account Number _____

- 318 5th Avenue, South Charleston, WV
- 2355 MacCorkle Avenue, St. Albans, WV

- 2600 5th Avenue, Huntington, WV
- 207 Main Avenue, Nitro, WV

For CU use only: Approved By _____ Date _____ Verified By _____ Date _____