

Holidays 2017

Columbus Day

(Offices Closed)

Monday, October 9, 2017

Thanksgiving Day

(Offices Closed)

Thursday, November 23, 2017

Christmas Day

(Offices Closed)

Monday, December 25, 2017

New Years Day

(Offices Closed)

Monday, January 1, 2018

\$STATISTICS

AS OF AUGUST 31, 2017

Loans –	\$ 84,877,120.53
Deposits –	\$119,350,717.79
Assets –	\$136,841,641.31
Capital Ratio –	12.42%
Members –	9,054

Answer the Call of the Open Road ...

Apply Today!

with a great
auto rate



**Member Rewards
Available**

All loans are subject to underwriting guidelines and credit approval. Actual rates range from 1.99% to 9.99% for new autos & 2013 and new used autos. Rates range from 3.49% to 9.99% on 2012 and older used autos. Maximum terms range from 36-60 months for 2012 and older used autos and 38-84 for new autos & 2013 and newer used autos and are based on your credit history, credit score, model year and loan-to-value. Repayment Example: 3.54% APR*(Annual Percentage Rate) is based on a credit score of 700-739 and a loan amount of \$20,000 with a term of 62 payments at \$353.45 a month, with an interest rate of 3.49% which includes a \$25 processing fee. LSI (Lenders Single Interest) required but not required to be purchased thru WVFCU. LSI thru WVFCU is \$21. Rates are accurate as of July 20, 2017 and are subject to change without notice. Additional terms and conditions may apply.

West Virginia Federal Credit Union Celebrates People-First Banking



On October 19, 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 philosophy and achievements of the credit union movement.

Our three locations will be celebrating with free refreshments.

West Virginia Federal Credit Union celebrates ICU Day because it believes the not-for-profit structure and people-first principles of credit unions make them the ideal financial partners for all people. This year's ICU Day theme is "Dreams Thrive Here," a celebration of how credit unions help people achieve their biggest goals in life.

The public is welcome to stop by our South Charleston, St. Albans or Huntington Branch and celebrate with West Virginia Federal Credit Union a worldwide movement that's made helping people its No. 1 priority for more than 160 years.

**Make Sure To
Turn Your Clocks Back!**



**Sunday, November 5, 2017
at 2:00 am**

Become a Supervisory Committee Volunteer

The Board of Directors of WVFCU would like to develop a pool of candidates interested in becoming a Supervisory Committee volunteer. Members interested should send a summary of their qualifications (250 word limit) to WVFCU Supervisory Committee P.O. Box 8501 South Charleston, WV 25303. Candidates should include their understanding of the audit process, business skills and financial and/or legal expertise. The Supervisory Committee is comprised of three volunteer members appointed by the Board of Directors to perform certain procedures to verify relevant plans, policies and control procedures are in place to ensure the safety and soundness of the credit union. Qualifications include the ability to read and understand internal controls, financial statements and account reconciliation procedures or a candidate's willingness to learn these required skills will be considered. Eligible candidates must be able to maintain fidelity bond requirements of our insurance company, have the ability to meet during business hours at least monthly, is subject to creditworthiness standards and must maintain adherence to the credit union's conflict of interest policy.

Add some extra
Jingle
to your pocket this
holiday season with
our **Holiday Loan!**

Call 304-744-MYCU (6928)

Love your savings.



LOVE MY
CREDIT UNION
REWARDS

West Virginia Federal Credit Union Members Get Exclusive Discounts from Love My Credit Union Rewards

Everyone loves to save, especially on products and services you use every day. That's what Love My Credit Union Rewards is all about. Members have saved nearly \$2 billion in discounts from valued partners through Love My Credit Union Rewards. You can save too with valuable discounts from these partners:

- \$100 cash reward with every new line activated with **Sprint!** Current customers will receive a \$50 cash reward for every line transferred into Sprint Credit Union Member Cash Rewards. Plus, get a \$50 loyalty cash reward every year for every line.*
- Save up to \$15 on **TurboTax** federal products!
- Get an exclusive smoke communicator and a \$100 gift card with a new **ADT** monitored home security system. Call 844-703-0123 to activate this special offer.
- Get trusted protection at true savings with the **TruStage Auto & Home Insurance Program**.
- Shop and get cash back at over 1,500 online retailers with **Love to Shop**.

To find out more and learn about other valuable discounts, www.wvfcu.org or LoveMyCreditUnion.org. You get all these offers and discounts just for being a member of West Virginia Federal Credit Union.

*Activ. Fee: Up to \$30/line. Credit approval req. **Sprint Credit Union Member Cash Rewards Offer:** Offer Ends 12/31/2017. Avail. for eligible credit union members and member employees (ongoing verification). Tax ID req. to establish business acct. Switch to Sprint and receive a \$100 cash reward for each new smartphone line activation. Reqs. port-in from an active number (wireless or landline). Existing customers receive a \$100 cash reward for each new smartphone line activation and/or a \$50 cash reward for each smartphone line transferred to program. New lines req. activation at point of sale. Max 15 lines. Sprint acct. must remain active and in good standing for 31 days to receive Cash Reward. Excludes MBB devices, tablets and Sprint Phone Connect, upgrades, replacements and parts made between Sprint entities or providers associated with Sprint (i.e. Virgin Mobile USA, Boost Mobile, Common Cents Mobile and Assurance). May not be combinable with other offers. **\$50 Loyalty Cash Reward:** Members can earn one \$50 cash reward annually when Sprint acct. remains active and in good standing for 1 year. Max 15 lines. Cash Reward: Cash Reward issued by CU Solutions Group. Allow 6-8 wks. for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks, visit lovemycreditunion.org/sprintrewards. **Other Terms:** Offers/coverage not avail. everywhere or for all phones/networks. **May not be combinable with other offers. Offer, terms, restrictions, and options subject to change and may be modified, discontinued, or terminated at any time without notice.** Restrictions apply. © 2016 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners.



2018 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 2017 Summer Newsletter. The eligible candidates, together with a brief statement of their 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 elections. 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 600 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, 2017. The WVFCU Election will be conducted in accordance with Article V, Option A4 of the bylaws. At present, the West Virginia Federal Credit Union 2018 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, 2017 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

Jim Hansen (Incumbent)

Jim is currently Secretary of the West Virginia Federal Credit Union Board of Directors and in the past has held several positions on the Board. He has served as a dedicated volunteer since 1998, and has been a member of the credit union since 1974. He retired from The Dow Chemical Company/ Union Carbide Corporation in 2001 with 28 years of service. He worked in the Applied Statistics Group promoting the use of statistical thinking and data based decision making. He is a graduate of Montana State University with a Ph.D. in statistics. Jim is active in his church, the father of three children and is a proud grandfather of seven.



Michael Black (Incumbent)

Michael has served West Virginia residents and businesses in the area of Insurance and Financial Planning since 1999. He is a licensed Financial Advisor with a Finance Degree from Mount Vernon Nazarene University and a Master's Degree in Executive Management from Ashland University. He is proficient at discovering and addressing the needs of individuals and businesses in all areas of insurance and financial planning. He is active in the community and is also an Adjunct Faculty Professor for Indiana Wesleyan University and University of Charleston. He loves riding dirt bikes, running, and spending time with his family. Michael has volunteered his time in a leadership role as a WVFCU Board of Director since 2012.



CardValet®

West Virginia Federal Credit Union is pleased to introduce CardValet®, a mobile card management application that helps reduce account fraud by allowing cardholders to monitor accounts with their smartphone and control how, when and where their debit card is used.

Apple® App Store or Google® Play. Once CardValet is set up, cardholders have the ability to "turn off" their card when not in use, establish transaction spending limits and decline a transaction when the amount exceeds a predefined threshold.

Real-time smartphone alerts can be customized based on the types of information each cardholder would like to receive. For example, a cardholder can set up an alert to be notified when a card is used, when a transaction is approved and exceeds any of the permitted use policies, or when a card transaction has been attempted but has been declined based on the parameters established.

CardValet offers cardholders the capability of linking additional accounts to better monitor dependent spending. So, by using the GPS system in their smart phone, geographic use restrictions can be established for college students along with restrictions on merchant type and spending limits.

CardValet is also ideal for small businesses. All transactions can be monitored or controlled for specific merchant categories, such as travel, restaurants or entertainment, and can be denied or reported for types of merchants deemed not business related.

"CardValet is ideal for users who want to actively manage their cards. CardValet's inventive and thoughtful approach to card management makes the user experience as easy as possible," said West Virginia Federal name and title. "We are excited to offer this tool to our cardholders! Not only is CardValet user-friendly and convenient, but it will aid in our continued efforts to prevent fraud and identity theft for our cardholders."

SKIP-A-PAY LOAN EXTENSION AGREEMENT

Loan Extension Agreement

- December – No payment will be due in December 2017
- January – No payment will be due in January 2018

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

- Charge to my share (savings) account
- Charge to my share draft (checking) account # _____
- My loan is currently setup on ACH or Electronic withdrawal.
- 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

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

RISK ALERT!

Equifax, one of the three major consumer reporting agencies, recently announced a breach impacting an estimated 143 million U.S. consumers. The information accessed includes names, Social Security numbers, birth dates, addresses and, in some cases drivers' license numbers. Credit card numbers for approximately 209,000 U.S. consumers were also accessed. To find out more on the breach and if you were affected, you can go to <https://www.equifaxsecurity2017.com/>

West Virginia Federal Credit Union wants consumers to be aware of ways to protect themselves and their personal financial information against identity theft and cybersecurity-related crimes. Fraudsters could use the stolen data for years to come to open fraudulent accounts and obtain loans. To protect yourself at this time, consumers should carefully monitor their accounts and timely report any unusual activity to their credit union or other financial institution. The Federal Trade Commission also provides guidance on prevention tips and resources consumers can take to report and recover from identity theft at <https://www.identitytheft.gov/>.

