



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

Open the Doors to Your *Dreams*

Line of Credit flexibility allows you access to funds when you need them
FAST approvals and professional service

To cash in on your home's equity, just stop in and visit one of our 3 convenient locations and start your application, or call
304-744-MYCU (6928). We make obtaining a home equity line of credit **EASY**.



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 2017

Memorial Day

Monday, May 29, 2017

Independence Day

Tuesday, July 4, 2017

Introducing . . .

New Bill Payment Center & Popmoney® (replacement of P2P)

- ePay/Bill Presentment provided by Checkfree RXP
- Add a payee for a company or person
- Schedule a Same-Day or Overnight Check Payment - allows subscriber to process expedited bill payments - additional fee required
- Schedule payments, View Pending Payments, Recent Payments, View Activity, Incoming Payments, Send Reminders, Auto Pay & eBills
- Pay your bills as a one-time payment or recurring or modify
- Organize My List - gives the subscriber the option to organize his or her payee list into groups.
- Dynamic Calendar
- E-Bill Presentment - receive your monthly invoices from payees right in your Bill Payment Center. View it, Pay it. That's it.

Popmoney®

"Popmoney is a registered trademark of Fiserv, Inc., or its affiliates. Terms and conditions apply." Send, request and receive money the easy way.

What is Popmoney?

The Popmoney personal payment service lets you send, request and receive money to or from friends, family or just about anyone, online or through your mobile device. Popmoney payments can be sent to any personal payee (contact) within the United States, including Alaska and Hawaii, however not the U.S. territories.

Where is it located?

Bill Payment Center

What do you need to get started?

Recipient's email address, mobile number or bank account.

Options

- Charitable giving - enables consumers to support their participating charity of their choice by sending donations via Popmoney.
- Instant payments - provides the ability to deliver funds in real time using an email address, mobile phone number or recipient account information.
- Request money - consumers are able to request payments directly from their online or mobile banking service.
- E-Greetings - enables consumers to send a personalized message acknowledging an occasion and are viewed as a value-add by users.

Will there be any fees?

Yes, but you will have the opportunity to review before confirming and sending. See instructional video on website homepage.

\$STATISTICS

Loans – \$ 81,163,090

Deposits – \$124,739,935

Assets – \$142,126,610

Capital Ratio – 11.80%

Members – 9,084





**WEST VIRGINIA
FEDERAL CREDIT UNION**
www.wvfcu.org

Experience the Credit Union Difference!

Set Your Sights On New Summer Toys



Important Member Notice

Important Change In Terms for Manual Checks/ACH Effective May 15, 2017

- NSF/Overdraft Fee will be \$32.00
- Courtesy Pay Fee will be \$32.00
- Stop Payment will be \$32.00

Important Change In Terms for Bill Pay Effective May 15, 2017

- NSF/Overdraft Fee will be \$32.00 plus Service Provider Fee of 1.5% of any unpaid amounts & collection costs.
- Courtesy Pay Fee will be \$32.00 plus Service Provider Fee of 1.5% of any unpaid amounts & collections costs if limit exceeded.
- Stop Payment will be \$32.00

Important Change In Terms for Person-to-Person Transfer Effective May 15, 2017

- Person-to-Person Transfer Fee will range \$0.60-\$1.75 per transaction. Premium services available at varying costs as selected.
- NSF/Overdraft Fee will be \$32.00
- Courtesy Pay Fee will be \$32.00
- Stop Payment will be \$32.00

Important Change In Terms Effective May 15, 2017

- Photocopy Fee will be \$1.00 per page
- Fax Fee will be \$1.00 per page

Save the Date Annual Meeting

WHEN

Monday, April 17, 2017

WHERE

South Charleston Branch Lobby

TIME

6:00 p.m. - 6:30 p.m.

The Annual Meeting this year will be a **Business Meeting Only**. Watch for our Summer Newsletter for more details regarding our sponsorship in South Charleston Summerfest held in August for family enjoyment.

APRIL IS NATIONAL CREDIT UNION YOUTH MONTH™

Teach Your Little Owls to Fly With Money Talks

The first step to teaching your kids about money is talking about money.

"The most effective way to teach is by having frequent discussions and don't ever lecture," said Ted Beck, president and chief executive of the National Endowment for Financial Education, in a recent *Wall Street Journal* article. "Look for teachable moments and always be willing to answer questions."

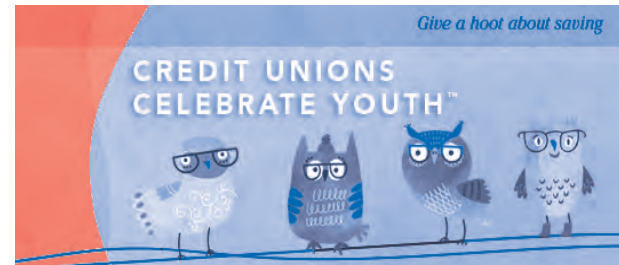
Unfortunately, this can also be the hardest.

A 2015 T. Rowe Price survey found that 72% of parents experienced at least some reluctance to talk to their kids about financial matters, and 18% were either very or extremely reluctant. The most common reasons given were that the parents didn't want them to worry about financial matters or thought they were too young to understand.

But on his blog, the personal-finance guru and radio host Dave Ramsey encourages parents to be more open with their kids about money, even their failures. Parents' biggest regrets are often not saving enough or going into too much debt, wrote Ramsey. Being honest about that in an age-appropriate way, he stated, can be a powerful lesson.

So how to start the talk?

- Ask questions. If you're going out to eat, talk about the price difference between the options, and ask them which they would choose. If they select the more expensive, talk through what you might have to give up later in the week.
- Make them part of your budgeting. If you're doing any kind of financial planning for the year, solicit input from your kids. Enlist them in your saving goals—no one watches you more closely than your kids, so they're natural accountability partners! If you're uncomfortable revealing too much of your financial picture, you can keep the discussions high level, but involving them makes money less abstract.
- Open a youth savings account at West Virginia Federal Credit Union. This is the best way to help them to learn to save for what they find meaningful in life. A lifetime of good savings habits can start now!



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

Huntington Location:

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