

Count on us for your next ADVENTURE
May 1, 2016 - August 31, 2016
...Ask About Our Vacation Loan Special



12 month term
\$1000 Minimum & \$2,500 Maximum

Rates As Low As **6.90% APR***
(Interest Rate 4.99%)

Available at WVFCU now through August 31, 2016. First payment due 30 days from disbursement of proceeds, maximum term 12 months. The 6.895% APR*(Annual Percentage Rate) is based on a loan of \$2,500 with a term of 12 months with payment of \$214.04 and an interest rate of 4.99% which includes a \$25 processing fee. Vacation Loan interest rates range from 4.99%-10.99%. All loans are subject underwriting guidelines. Additional terms and conditions may apply.



Holidays 2016

Independence Day
Monday, July 4, 2016

Labor Day
Monday, September 5, 2016

\$TATISTICS

Loans –	\$ 80,972,849.62
Deposits –	\$131,552,264.14
Assets –	\$149,035,409.13
Capital Ratio –	11.21%
Members –	9,413

Important Member Notice

Safe Deposit Box Annual Rental Fees will be automatically debited on September 30, 2016.

Be sure to account for this transaction in your personal records accordingly.

Important Change in Terms
Effective August 15, 2016

Foreign Items for collection will be \$40.00

Notify Us Before You Travel

Attn: Visa ATM/Check Card Users

As a precautionary measure to mitigate loss exposure, our automated processing fraud detection software may prevent certain large/unusual signature based transactions from being approved. If you experience a Credit /Signature denial, please use your PIN to complete your transactions.

WVFCU has blocked ALL International/Foreign countries (includes U.S. territories) from WVFCU VISA ATM/Check Card usage due to the increasing amount of fraudulent transactions coming in from overseas countries. This is for your protection. If you will be traveling outside of the United States or making international internet purchases with your VISA ATM/Check Card please contact us immediately at 304-744-MYCU (6928) so that we may unblock your card. We apologize for any inconvenience this may cause.



2017 West Virginia Federal Credit Union Board of Directors Election

West Virginia Credit Union (WVFCU) will be conducting our 2017 Board of Director Elections to fill one, three-year Board of Director position. If you are interested in being a candidate for the WVFCU Board of Directors please review the minimum requirements and qualifications below and submit a brief description, 200 words or less, of your board of director qualifications no later than August 31, 2016 to WVFCU: Attention: Betty Crawford, Director of Human Resources, 318 5th Avenue, South Charleston, WV 25303.

Your Qualification letter will be forwarded to the Nominating Committee. Please carefully review the expected duty of care as a WVFCU Board of Director.

WVFCU Board of Director Requirements:

- 1.) Participation in each scheduled monthly meeting.
- 2.) Serve on various credit union committees which meet periodically during the year.
- 3.) Attend various credit union educational sessions as required.
- 4.) Meet Insurer Bonding requirements.
- 5.) Must be able to demonstrate personal financial responsibility.
- 6.) Meet the financial literacy requirements of the NCUA.
- 7.) Adhere to the WVFCU conflict of interest policy.
- 8.) Commit to serve a three-year term.

Details regarding voting will be presented in the December 2016 Quarterly Newsletter. Voting will be conducted by electronic ballot, which members may access by visiting www.wvfcu.org. There will be no nominations from the floor or voting at the annual meeting.



**Experience
the Power of
Alliance One**

Alliance One, a nationwide group of select-surcharge ATMs, gives you the power to access your money on your own terms.

Using any one of the convenient ATMs across the U.S., including the District of Columbia and Puerto Rico, you can access your accounts without being charged a foreign ATM surcharge. After all, shouldn't that money be yours to keep?

Use the ATM Locator to find an Alliance One ATM near you (www.allianceone.coop). For your convenience you may access the Alliance One network on our WVFCU website @ www.wvfcu.org at top of homepage "Surcharge-Free ATM Locator".

TAKE ADVANTAGE OF YOUR HOME'S POTENTIAL WITH A WEST VIRGINIA FEDERAL CREDIT UNION HOME EQUITY LINE OF CREDIT OR HOME EQUITY LOAN



HOME EQUITY LINE OF CREDIT

No Annual Fee - For Life of Loan

No Closing Cost

Local Decisions

Interest may be Tax Deductible*

Payoff or consolidate debt

HOME EQUITY LOANS

Low Interest Rate

Fixed - Rate Loan

Fixed Payment Amount for 5, 10, 12 & 15 Year Terms

Whether you're making home improvements, consolidating debt, or just want to take that vacation getaway,

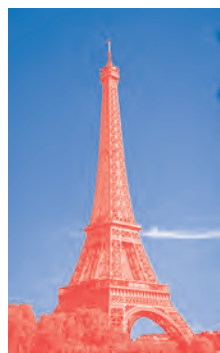
West Virginia Federal Credit Union is there for you.

Call 304-744-MYCU (6928) or stop by your local branch today to get started.

All Lines are subject to credit and income approval. Maximum loan-to-value (LTV) is based on credit history and appraised value. Maximum LTV is based on credit score 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. *Please consult your tax advisor regarding the deductibility of interest.

Call 304-744-MYCU (6928) about our low Auto Loan rates today!

Is This Summer a Good Time to Travel to Europe?



If you love Paris in the summer, when it sizzles, you'll be relieved to know that tourism there has bounced back substantially after the November 2015 terrorist attacks. According to Travelport, which provides reservation services for hotels and airlines, the March bombings in Brussels also had limited impact on tourism, although mostly due to the fact that Brussels is primarily a business destination.

A study by the trade group World Travel and Tourism Council says it takes tourism 13 months to recover from a terrorist attack. In comparison, tourism takes 21 months to rebound from diseases, such as the Zika virus.

Given the resiliency — and fairly short memories — of travelers, bookings are already filling up at popular destinations. And travel agents are expecting a very robust summer travel season. According to Expedia, most of the luxury hotels on Italy's Amalie Coast are selling out quickly for dates in July.

Virtucso, a travel agency network, is seeing more travelers choose lower-profile destinations that are thought to be less likely terrorist targets. For example, their bookings are up nearly 90% to Portugal, just less than 60% to Ireland and around 20% to Poland. Travelport is finding the destination markets that are "up" are more than compensating for the ones that are "down".

Expedia says average airfares to Paris, Rome and London are roughly 10% lower than they were in 2015. According to The Wall Street Journal, one of the factors keeping fares down on many routes is increased competition among airlines. Low-fare airlines have been growing, and the larger, established airlines have had to match their discounted prices. Lower oil prices have also been a factor — enabling airlines to add planes and flights that might not have been profitable if operating costs were higher.

Summer is peak season, so that means greater demand. For families with school-age children, this is one of the only chances to travel to Europe. Prices tend to be somewhat higher from the end of May into early June, but then they dip again at the end of August. Traveling to Europe during non-peak times will almost definitely be more economical. But summertime means beautifully bright days, magnificent romps on Mediterranean beaches, festivals, open-air cafés and piazzas... So, vive l'Europe!

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)