



**ROLL  
IN THE  
NEW  
YEAR  
WITH A  
NEW OR  
USED  
AUTO**

## Remember...

Take advantage of the year-end closeout prices... **put yourself in a new ride today!**



**CALL (304) 744-MYCU (6928)**

All loans are subject to current underwriting guidelines and credit approval. Actual Rates range from 1.99% to 9.99% for new autos & 2012 and newer used autos. Rates range from 2.49% to 9.99% on 2011 & older used autos. Maximum terms range from 24-62 months for used auto and 38-84 months for new autos and are based on your credit history, score, model year, loan-to-value. The 3.29% APR\* (Annual Percentage Rate) is based on a credit score of 700-739 and a loan of \$20,000 with a term of 62 payments at \$350.79 and an interest rate of 3.24% which includes a \$25 processing fee. Rates are accurate as of December 15, 2016 and are subject to change without notice. Collateral insurance is required. Additional terms and conditions may apply. Longer Terms may be available at higher interest rates.

## **NITRO BRANCH CONSOLIDATION MARCH 3, 2017:**

After careful analysis and consideration, effective March 3, 2017, our Nitro Branch will be consolidated into our St. Albans Branch. Our St. Albans Branch is conveniently located just 3 miles from the Nitro Branch at 2355 MacCorkle Avenue, (Route 60) in St. Albans and offers 24/7 ATM and night deposit services as well as extended hours of operation for access to lobby, drive-thru or safe deposit services. Memberships previously opened at our Nitro Branch will receive a reminder letter prior to closing with further details on action necessary if you rent a safety deposit box. No further action is required by members, as all existing accounts will remain available and accessible using our 24/7 eBranch or other physical branch locations. We apologize for any inconvenience this transition may cause.

Our Nitro Branch hours are as follows through our closure date of Friday, March 3, 2017.

**Lobby:** 10:00 a.m. - 2:00 p.m. M-F  
**Drive-Thru:** 9:00 a.m. - 5:00 p.m. M-F  
Appointments available through 5:00 p.m.



## **Upcoming Holiday Closures**

Martin Luther King, Jr. Day  
Monday, January 16, 2017

President's Day  
Monday, February 20, 2017

*As Always - You Can Use Our  
24/7 Services*

## **New Hours**

*Effective Date Starting  
January 9, 2017*

### **South Charleston Branch Lobby Hours**

9:00 a.m.- 4:30 p.m. M,T,W,F  
9:00 a.m. - 6:00 p.m. TH

*Appointments available through 6 p.m.*

### **Drive Thru Hours**

7:30 a.m. - 6:00 p.m. M-F

### **St. Albans Branch Lobby Hours**

9:00 a.m. - 4:30 p.m. M,T,W,F  
9:00 a.m. - 6:00 p.m. TH

*Appointments available through 6 p.m.*

### **Drive Thru Hours**

7:30 a.m. - 6:00 p.m. M-F

### **Nitro Branch Lobby Hours**

10:00 a.m. - 2:00 p.m. M-F

*Appointments available through 5 p.m.*

### **Drive Thru Hours**

9:00 a.m. - 5:00 p.m. M-F

### **Huntington Branch Lobby Hours**

9:00 a.m. - 4:30 p.m. M,T,W,F  
9:00 a.m. - 6:00 p.m. TH

*Appointments available through 5 p.m.*

### **Drive Thru Hours**

9:00 a.m. - 5:00 p.m. M,T,W,F  
9:00 a.m. - 6:00 p.m. TH

# Coming Soon in 2017

WVFCU will soon be offering several new additions or enhancements to our product and service offerings. During 2017 we will be introducing Mobile Deposit Capture and Card@Once (Instant Issue Debit Cards – Main Office Only); while upgrading our Bill Pay Service to Check Free Bill Pay and our Person-To-Person Transfers to Pop Money. Watch our website for further details as the services are implemented.

## West Virginia Federal is proud to announce 4 new changes:



### eDeposit through Mobile Deposit Capture

This new product provides our eligible members with the ability to deposit checks anywhere, anytime with just a few taps on their smartphone or tablet. Through a custom-branded application on a smartphone or tablet, our members simply key in their deposit amount, snap a picture of the front and back of their endorsed check, and submit. All transactions are transmitted with multiple layers of security and if necessary, can be traced back to registered smartphones, marked with time and location in order to combat fraud. Compatible with iPhone© and Android© devices. Certain restrictions may apply.



### Card@Once The Wait is Over!

WVFCU will be introducing an instant card issue solution for new debit card issues or replacement of lost cards. With traditional card fulfillment, it can take up to 10 days to issue, mail and activate cards. That seems like an eternity in today's on-demand society. With WVFCU's Card@Once — a secure, affordable solution for personalization and issuance — our branch personnel can distribute fully functioning, permanent cards in about a minute or two. (Available only at the South Charleston Branch)



### ePay / Bill Presentment provided by Checkfree

WVFCU is upgrading our bill pay service to Checkfree with eBills (Bill Presentment). Checkfree is the industry leader in electronic payment rate – meaning more of your payments will be sent electronically.

### Free Check Bill Pay will provide more benefits to our members.

- Payments made easier
- Payments process faster
- Accessibility – Features are included in the user interface to improve accessibility for visually-impaired and keyboard-only users
- Provides more control over money management Less likely to submit claims

### Optional Features and Services

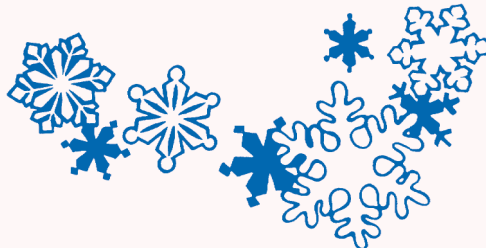
- Same-Day and Overnight checks – allows users to schedule and process expedited bill payments — Additional fee required



### eTransfer provided by Pop Money – will replace P2P

WVFCU is upgrading our person-to-person transfer platform to Pop Money, one the of the nation's leading electronic payment providers. Whether it's to repay a friend for tickets to the big game, add funds to a college student's checking account – even pay the rent, people today are looking for faster and easier ways to manage personal payments. Pop Money personal payment service offers a proven solution.

With Pop Money personal payment, our members can send or request payments directly from their online or mobile banking service using only the recipient's email address, mobile phone number or account information.



## SAVE THE DATE ANNUAL MEETING

April 17, 2017

6:00 to 6:30 pm

SOUTH CHARLESTON  
BRANCH LOBBY

## \$TATISTICS

Loans –	\$ 80,887,117.20
Deposits –	\$125,962,622.89
Assets –	\$143,365,152.03
Capital Ratio –	11.62%
Members –	9,209

IRA  
Contribution  
Deadline  
Tuesday,  
April 18

### ATTENTION MEMBERS:

In order to enhance the efficiency and effectiveness of our payment processing procedures, effective November 7, 2016 all members electing to make loan payments via coupon book using the US Postal Service should mail their payments to the following address:

West Virginia Federal Credit Union  
Payment Processing Center  
PO Box 18487  
South Charleston, WV 25303-8487

## IMPORTANT NOTICE CONCERNING THE 2017 ANNUAL MEETING

West Virginia Federal Credit Union is enhancing our commitment, not only to our members, but to our community by changing the format of our Annual Meeting. One change is the discontinuation of the bingo activity that has followed our Annual Meeting for an activity that is more inclusive of the entire membership and the community. The bingo activity is being replaced with a Sponsorship in South Charleston's Summerfest, August 16<sup>th</sup> - 19<sup>th</sup>, 2017. This Sponsorship offers an evening of fun for all of our members to enjoy. Summerfest activities include: Headliner Entertainment each evening from Wednesday through Saturday, August 16-19, 2017, and includes drawings for prizes, free snow cones, cotton candy, and face painting for all children, and fireworks to close the festival on Saturday evening. Watch for further details in July.

The other change is the Location of the business portion of our Annual Meeting which will be held in the South Charleston Lobby located at 318 5<sup>th</sup> Avenue, South Charleston, WV 25303, on Monday, April 17, 2017 from 6:00pm - 6:30pm. Refreshments will be served. Members are welcome, but not required to attend the Annual Meeting. Please enjoy Summerfest activities in August as we further our commitment to the community and you, our members.

## IMPORTANT NOTICE 2017 BOARD OF DIRECTORS ELECTION

The West Virginia Federal Credit Union 2017 Annual Meeting Election for the Board of Directors will not necessitate an election by electronic ballot. One three-year term position will be filled by Chuck Roy. A business meeting will be conducted on April 17, 2017 at 6:00 p.m. at the South Charleston Branch (Lobby).



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 back with every new line activated with Sprint – no limits! Current customers will receive \$50 for every line transferred, no limits. Plus, a \$50 loyalty 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.
- ♥ Get trusted protection at true savings with **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, visit [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org). You get all these offers and discounts just for being a member of West Virginia Federal Credit Union.

Start saving today at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org).





## INSURANCE BUILT FOR CREDIT UNION MEMBERS LIKE YOU

Exclusively for credit union members



TruStage insurance products are only available to credit union members. Your membership means competitive rates, helpful guidance without sales pressure and quality products trusted by your credit union. Regardless of your budget, we can help make sure the protection you need makes sense. It's all part of smart planning and caring about the aspirations and achievements of those who matter most.

Call us, we'll help you understand all of your options so you can choose the one that is best for you and your family.

Life and AD&D **1-855-612-7909**

Auto & Home **1-888-380-9287**

Visit us at **TruStage.com**



TruStage products and programs are made available through the companies of the CUNA Mutual Group. They have been providing insurance and financial services designed for credit unions and their members for more than 75 years, serving more than 13 million credit union members.

TruStage™ is the marketing brand for the insurance products. The Auto & Home Insurance Program is made available by CUNA Mutual Insurance Agency, Inc. and underwritten by leading insurance companies. Life and accidental death & dismemberment insurance is sold through CMFG Life Insurance Company.

The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by your credit union. MC2645AD-0812



### West Virginia Federal Credit Union offers GAP & MRC Protection

#### Guaranteed Asset Protection (GAP)

If your vehicle is damaged beyond repair or stolen, your insurance company may only pay what the vehicle is worth—which is often less than what you owe on your loan. Guaranteed Asset Protection (GAP) helps protect your loan against the unforeseen by cancelling the difference between the vehicle's value and the balance of your loan.

#### Mechanical Repair Coverage (MRC)

Getting an auto loan at the right rate is important, protecting that auto is just as important. Having the right protection for those unexpected breakdowns could mean having MEMBER'S CHOICE® Mechanical Repair Coverage (MRC). Mechanical Repair Coverage helps ensure that major repairs to your car are covered when the unexpected happens.

Call today for more details at 304-744-MYCU (6928).

## Try TurboTax and Save Up to \$15 and get a chance to win \$25,000!



West Virginia Federal Credit Union has teamed up with TurboTax® to save you up to \$15 on TurboTax federal products, and a chance to win \$25,000 in the \$25,000 Payday Sweepstakes. TurboTax® translates taxes into simple questions about your life, so you don't need tax knowledge – or an appointment – to get your taxes done right.

- **Get your maximum refund.** TurboTax searches over 350 deductions and credits to make sure you get your biggest possible refund, guaranteed.
- **Be sure nothing gets missed.** TurboTax CompleteCheck™ reviews every detail in your return, walks you through any final changes, and gives you the green light to file.
- **You're never alone.** Connect with an expert live, on-screen to get answers when you need them with TurboTax SmartLook™.

Just try TurboTax Online for FREE (and provide your email address) by February 16<sup>th</sup> to be automatically entered in the TurboTax \$25,000 Payday Sweepstakes.<sup>1</sup> **Start TurboTax now!**

## More Savings with Love My Credit Union Rewards!

The TurboTax credit union member discount is just one of many member discounts available with the Love My Credit Union Rewards program. Members have saved nearly \$2 billion with exclusive offers Sprint, ADT, TruStage, and cash back shopping with Love to Shop. Click here to start saving today, or visit your credit union's website. Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information.

1 TurboTax \$25,000 Payday Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the fifty (50) United States or the District of Columbia, 18 years of age or older at time of entry, who are customers of participating Financial Institutions or employees of participating businesses. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/16/17. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including odds of winning, alternate method of entry, and prize descriptions, visit the [Official Rules](#). PRIZES: 1 Grand Prize: A check for \$25,000. Retail value, \$25,000. 12 First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$37,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-2A-03-22E, San Diego, CA, 92129.

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## 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](http://www.wvfcu.org)

PAT: 304-744-CU24(2824)