

## Q: High-rate credit cards and Holiday Debt have you feeling helpless?



**A:** Combine your credit card balances TODAY! Avoid that high rate with a Personal Line of Credit.

Minimum Payment: The minimum payment will be 3.50% of the outstanding balance at the time of last advance or \$35.00, whichever is greater and will be rounded to the nearest whole dollar. \*Variable Rate: The Annual Percentage Rate (APR) for new and existing balances will be the Wall Street Journal Prime (Index), rounded to the next higher 0.25%, plus a Margin. We will use the most recent Index value available to us as of the 15th of the month prior to any annual percentage rate adjustment. The APR will change on the first day of each quarter (January, April, July, & October) to reflect any change in the Index. The APR will never be less than 6.50%. The APR will never be greater than 17.50% or the maximum rate allowed by law, whichever is less. Any increase in the APR will result in more payments of the same amount, until your loan is paid in full, unless an advance is made at which time we will determine if an increase in your payment will be needed.

 WEST VIRGINIA  
FEDERAL CREDIT UNION  
www.wvfcu.org  
304-744-MYCU (6928)



## Upcoming Holiday Closures

Martin Luther King, Jr. Day  
Monday, January 15, 2018

President's Day  
Monday, February 19, 2018

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

## STATISTICS

AS OF NOVEMBER 30, 2017

Loans –	\$ 84,488,440.14
Deposits –	\$116,934,998.49
Assets –	\$134,659,808.29
Capital Ratio –	12.71%
Members –	8,972

## card@once®

West Virginia Federal Credit Union is now offering our members an *instant issue debit card solution* called Card™One®.

**NOW OFFERING...**

**Card@Once** is now available at our South Charleston location only. No more waiting for a new or replacement debit card. Card@Once is an instant card issue solution with traditional card fulfillment, it could 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.

**SAVE THE DATE**  
**ANNUAL MEETING**  
Monday, April 16, 2018  
6:00 to 6:30 pm  
SOUTH CHARLESTON  
BRANCH LOBBY

## REMINDER:

IRA Contribution Deadline  
Tuesday, April 17, 2018

**WARM UP**

*Auto Close out prices to year end*

All loans are subject to underwriting guidelines and credit approval. Actual rates range from 1.99% to 9.99% for new autos 2013-2018. Rates range from 3.49% to 7.24% 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 and are based on your credit history, credit score, model, year and loan-to-value. Repayment Example: 3.29% APR (Annual Percentage Rate) is based on a credit score of 700-739 and a loan amount of \$20,000 with a term of 60 payments at \$351.26 a month, with an interest rate of 3.24% 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 October 25, 2017 and are subject to change without notice. Additional terms and conditions may apply.



## IMPORTANT NOTICE: CONCERNING THE 2018 ANNUAL MEETING

The West Virginia Federal Credit Union 2018 Annual Meeting Election for the Board of Directors will not necessitate an election by the electronic ballot. Two three-year term positions will be filled by Jim Hansen and Michael Black. A business meeting will be conducted on Monday, April 16, 2018 at 6:00 p.m. at the South Charleston Branch (lobby).



**Save on TurboTax and get  
a chance to win \$25K!**



As a West Virginia Federal Credit Union member, you can save up to \$15 on TurboTax® — the #1 best-selling tax software. With TurboTax, you'll get your taxes done right and your biggest possible refund — plus a chance to win \$25,000! To be automatically entered to win, just try TurboTax Online for FREE (and provide your email address) by February 15th.<sup>1</sup> [Start TurboTax today for free!](#)

More Savings with Love My Credit Union Rewards!

In addition to the TurboTax discount, members have saved nearly \$2 billion with exclusive offers Sprint®, ADT, TruStage, and cash back shopping with Love to Shop. The more offers you take advantage of, the more you save. Visit our credit union's website.

<sup>#1</sup> Best-Selling brand of tax software based on aggregated sales data for all tax year 2016 TurboTax products.

Visit <http://turbotax.intuit.com/tp/voy/guarantees.jsp> for TurboTax product guarantees and other important information.

<sup>1</sup> Limited time offer for TurboTax 2017. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

TurboTax \$25,000 Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the 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 2/15/18. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including participating Financial Institutions and business, odds of winning, alternate method of entry, and prize descriptions, visit <http://turbotax.intuit.com/go/sweepstakesrules>. 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, SOG-2A-03-22E, San Diego, CA, 92129.

\*Activ. Fee: Up to \$30/line. Credit approval req. Sprint Credit Union Member Cash Rewards Offer: Offer Ends 12/31/2018. 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 ports 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](http://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.

**Stay warm this winter with our 24/7 Convenient Services.  
No need to leave the comforts of your home.**

## ***BANKING HOW AND WHEN YOU NEED IT 24/7!***

**GET A CHECKING ACCOUNT THAT FITS YOUR  
LIFESTYLE AND ENJOY THE 24/7 CONVENIENCES**



### **eBranch Online Banking**

*Gain immediate access to a wide range of banking services and convenient, time-saving features that are as close as your computer.*



### **Mobile App**

*Connect with WVFCU Mobile app to view all your finances quickly and securely, available on iPhone and Android.*



### **Bill Pay**

*Pay Anyone, Anytime...Paying Bills has never been easier or more convenient. With Online Bill Payment, you will never have to worry about missing an important payment.*



### **Popmoney®**

*Popmoney® - Personal Payment Service is the easy and fast way to pay friends, family, charitable organizations, instant payments, request money, eGreetings or anyone without having to visit the ATM or write a check. Popmoney is a registered trademark of Fiserv, Inc., or its affiliates. Terms and conditions apply. Send, request and receive money the easy way.*



### **Mobile Deposit**

*Deposit Checks from your Phone when you want, where you want. We know how busy life can get and depositing checks might be the last thing on your to-do-list. We created Mobile Deposit with you in mind, taking the hassle out of depositing checks. It is Fast, Convenient, Secure, Accurate and Easy. (Eligibility Requirements Apply)*



### **Telephone Banking (PAT)**

*You can obtain information about your accounts at WVFCU twenty-four hours a day using our automated phone banking system.*



### **eStatements**

*Receive your monthly statements electronically and view your account information safely and securely online.*



### **eAlerts**

*It's time to manage your accounts smarter by staying informed about balances, payment dates and more. With eAlerts you can have activity alerts sent to you by email and/or text.*



### **Debit Card/Surcharge Free ATM's**

*Shopping couldn't be easier, leave your checkbook at home when you have our Visa Debit Card. It allows you to access funds wherever you see the VISA symbol.*

### **CardValet®**

*Control, When, Where & How Your Cards are Used. With the CardValet® app, you can save time and rest easy by controlling the cards in your wallet with the phone in your pocket.*

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**NCUA**

## MECHANICAL REPAIR COVERAGE

As your vehicle gets older and miles add up, will you be able to afford the repairs you need to keep your car on the road?

Want more details?  
Talk to your loan officer.



## MECHANICAL REPAIR COVERAGE

The miles can add up but the repair costs don't have to.

MEMBER'S CHOICE® Mechanical Repair Coverage can help deflect some risk of costly future, covered repairs keeping your vehicle running extra miles and extra years. With different coverage levels and deductibles to choose, there's a plan to fit your family's budget.

Whether you depend on your vehicle for work or getting your family to

school and activities, you need transportation that's safe and reliable. The older your vehicle, the more it takes to keep it in good working order. Not making small repairs can lead to even more expensive repairs and ignoring other repairs can be dangerous.

Benefits of the program\*:

- Good at any authorized repair facility in the U.S. or Canada
- Rental reimbursement: up to \$35/day for 1-5 days (1-10 days for parts delay. Available on first day of covered repair.)
- 24-hour emergency roadside assistance: up to \$100 per use. Includes towing, battery jumpstart, fluid delivery, flat tire assistance and lock-out service.
- Travel expense reimbursement: up to \$200 per day 1-5 days for food, lodging and rental when a break down occurs more than 100 miles from home. (Not available to NY residents.)
- Transferable: to increase resale value. Only if sold privately. Subject to transfer fee.
- Cancelable: receive a full refund within the first 60 days or a pro-rated refund thereafter less an administrative fee.
- No out of pocket expense at time of mechanical repair: (except for any deductible and any repairs not covered by the policy)—the covered repair is paid directly to the authorized repair facility.
- Ask about deductible options

\*Program details may vary by state. Ask a Member Services Representative for details or receive a quote by calling 304-744-MYCU (6928).

Mechanical Repair Coverage is provided and administered by Consumer Program Administrators, Inc. in all states except CA, where coverage is offered as insurance by Virginia Surety Company, Inc., in FL, LA, and OK, where coverage is provided and administered by Automotive Warranty Services of Florida, Inc. (Florida License #60023 and Oklahoma License #861338), all located at 175 West Jackson Blvd., Chicago Illinois 60604, 800.752.6265. This coverage is made available to you by CUNA Mutual Insurance Agency, Inc. In CA, where Mechanical Repair Coverage is offered as insurance (form MBIP 08/16), it is underwritten by Virginia Surety Company, Inc. MRC-

# GAP

Will you owe more on your vehicle loan than your vehicle is worth?



## Get GAP with Deductible Assistance and don't let a wrecked vehicle wreck your finances

Guaranteed Asset Protection (GAP) is a great way to protect your finances if the value of your vehicle is less than the amount of your car loan. A good rule of thumb is to assume your new vehicle will lose on average 19% the first year you own it, half of which occurs immediately after taking possession.\* This leaves a "gap" between what you owe on your loan and the value of your vehicle. In the event of a total loss due to an accident or theft, GAP is designed to cancel the difference between what you owe on your loan and the amount paid by your primary auto insurer. Now you also get Deductible Assistance with your purchase of GAP. Deductible Assistance is designed to cancel part of your debt when a comprehensive or collision claim is paid and a deductible is incurred. This means you'll have one less expense you may have to worry about if something happens to your vehicle. Call us today to learn more about how you can add GAP with Deductible Assistance to your vehicle loan.

\* What is the Average Car Depreciation Rate? John Diether, Cars Direct, May 23, 2016

Your purchase of MEMBER'S CHOICE™ Guaranteed Asset Protection (GAP), which includes deductible assistance, is optional and will not affect your application for credit or the terms of any credit agreement you have with Us. Certain eligibility requirements, conditions, and exclusions may apply. You will receive the contract before you are required to pay for GAP. You should carefully read the contract for a full explanation of the terms. If you choose GAP, adding the GAP fee to your loan amount will increase the cost of GAP. You may cancel GAP at any time. If you cancel GAP within 90 days you will receive a full refund of any fee paid.

GAP purchased from state chartered credit unions in FL, GA, IA, RI, UT, VT, and WI, may be with or without a refund provision. Prices of the refundable and non-refundable products are likely to differ. If you choose a refundable product, you may cancel at any time during the loan and receive a refund of the unearned fee.

GAP purchased from state chartered credit unions in CO, MO, or SC may be canceled at any time during the loan and receive a refund of the unearned fee.

GAP-1736930.1-0317-0419



Fair market insurance value isn't always fair. There may be a GAP.



The second you drive your new vehicle off the lot it drops in value. Up to 22% in one year! This creates a gap in coverage.

Talk to your loan officer to purchase GAP today.