



**WEST VIRGINIA
FEDERAL CREDIT UNION**
www.wvfcu.org
304-744-MYCU (6928)
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Partnering with...
West Virginia Housing
Development Fund

*Building dreams...
one loan at a time.*



Upcoming Holiday Closures

Memorial Day
Monday, May 28, 2018

Independence Day
Wednesday, July 4, 2018

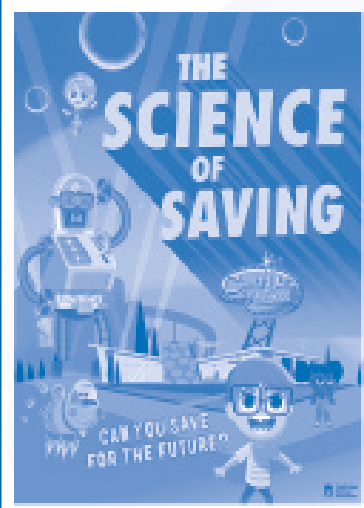
*As Always - You Can Use Our
24/7 Convenient Services*

\$STATISTICS

AS OF FEBRUARY 28, 2018

Loans –	\$ 83,949,353.53
Deposits –	\$114,739,610.68
Assets –	\$132,550,809.58
Capital Ratio –	12.89%
Members –	8,828

Credit Unions Celebrate Youth the Month of April



Every child dreams about their future. Some of those dreams may require money to come true. How do you help your children achieve their dreams?

One way is to help them learn how to save their money.

In April, West Virginia Federal Credit Union is celebrating Youth Month, which is a program that helps teach and encourage kids to develop good financial habits.

The theme this year is “The Science of Saving,” showcasing fun, sci-fi-inspired characters. Science has proven that if you start with small goals, saving your money can become a regular habit. This year’s Youth Month inspires children to begin saving the money they earn so they can attain their dreams of a happy future.

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

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.

REMINDER:

IRA Contribution Deadline
Tuesday, April 17, 2018



EDU
Pay tuition bills today.



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



YARD
Lawn & garden improvements.

**DO
MORE.**



POOL
Splash in your backyard.



WED
Finance the big day



HOME
Improve your biggest asset.

**WITH A HOME
EQUITY LINE
OF CREDIT**

Home Equity Line of Credit flexibility allows you access to funds when you need them. FAST approvals and professional service. Call **304-744-MYCU (6928)** or stop by any of our 2 locations today to apply.

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

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.



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**LOVE MY
CREDIT UNION
REWARDS**

**More money in your pocket, thanks to West Virginia
Federal Credit Union and Love My Credit Union® Rewards.**

Saving on the products and services you need and use every day is easy with Love My Credit Union Rewards. As a member of West Virginia Federal Credit Union you can get discounts and rewards that include:

- A **\$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.* And there's more! Members are eligible for **25% off accessories**.
- **Up to \$15 off TurboTax®** federal products!
- An **exclusive smoke communicator** and a **\$100 gift card** with a new **ADT®** monitored home security system. You must call 844-703-0123 to receive this special offer through the Love My Credit Union Rewards Program.
- Trusted protection at **true savings** with the **TruStage® Auto & Home Insurance Program**.
- **Cash back** at over 1,500 online retailers with **Love to Shop**.

Sign up now and join the credit union members who have saved nearly \$2 billion in discounts.

Visit LoveMyCreditUnion.org to start saving today!

Locations

Main Office:
318 5th Avenue
South Charleston, WV 25303
304-744-MYCU(6928) • FAX: 304-744-1993

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

St. Albans Location:
2355 MacCorkle Avenue
Route 60, St. Albans, WV 25177
304-729-3000 • FAX: 304-729-0909