





1640 High Street, Williamsport, PA 17701 • Phone: (570) 323-9407 or (800) 326-9539 • Fax: (570) 323-2154
Branch Office: 1542 East Third Street, Williamsport, PA 17701

Consolidation Loans

Now that the holidays are over make sure your ducks are in a row with a **Consolidation Loan**™ from WBVFCU!

9.90% APR*

Here are some of the ways that we can help:

-  Holiday Bills
-  Home Improvements
-  Payoff Credit Cards
-  Reduce Your Monthly Payment

Stop by the credit union today and see a member service representative regarding a **consolidation loan**™.

* APR – Annual Percentage Rate

** Must take at least \$1,000 in new money. Upon approval and some restrictions may apply

Supervisory Committee



If you have any comments regarding the service you receive from the credit union, please feel free to send them to: West Branch Valley Federal Credit Union, Supervisory Committee, P.O. Box 4134, Williamsport, PA 17701-0734.

Or you can place them in the Supervisory Committee Comment Box in the lobby. *Help us to help serve you better!*

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency



60th Annual Meeting Breakfast

Saturday, March 31, 2012

Holiday Inn Williamsport

100 Pine Street, Williamsport, PA 17701

Breakfast: 9:00 a.m.

Meeting: 9:30 a.m.

If you can attend this year's annual meeting, please RSVP the credit union at 323-9407 ext. 3108 or fill out the coupon below and drop it off at the credit union by March 23, 2012. Thank you and see you there!

YES! I/We will be attending. Please reserve _____ places.

Name(s): _____

Account Number(s): _____

Calendar of Events

January

- ◆ New Year's Day observed,
Monday, January 2nd – CLOSED.
- ◆ Consolidation Loans
- ◆ Direct Deposit for Tax Returns
- ◆ **Martin Luther King Day**
Monday, January 16th – CLOSED.

February

- ◆ Consolidation Loans
- ◆ Direct Deposit for Tax Returns
- ◆ Groundhog Day – Thursday, February 2nd
- ◆ Valentine's Day – Tuesday, February 14th
- ◆ **President's Day**
Monday, February 20th – CLOSED.

March

- ◆ Direct Deposit for Tax Returns
- ◆ St. Patrick's Day – Saturday, March 17th
- ◆ Spring Begins – Tuesday, March 20th

Take A Month Off...

Skip-A-Payment!

As a valued West Branch Valley Federal Credit Union member, you are entitled to skip a payment on your loan (excludes real estate and credit card loans). In addition, if you have more than one loan, you can skip a payment for each. It could not come at a better time, and it could not be easier to do! Just select the month you want to skip and we will take care of the rest. **Does not include mortgages and lines of credit.**

There is only a **\$25.00** processing fee per loan to take advantage of this service. However, you do not need to send us any money. We will simply deduct the fee from your Savings or Checking Account. Interest will continue to accumulate on your loan during the month you skip your payment.

Take advantage of this special opportunity to have some extra cash on hand! Simply complete the coupon below and either mail it into our office or fax it to (570) 323-2154 attention Lending Department.

✓ YES! I would like to skip my loan payment. I understand that interest will continue to accrue and the skipped payment will cause my loan to extend beyond its expected maturity date. Please deduct the **\$25.00** per loan processing fee from my:

_____ Savings Account # _____ Checking Account #

_____ Month to Skip

☞ Funds must be available! ☛

_____ Member's Signature _____ Date

_____ Member's Signature _____ Date

_____ Loan Number _____ Loan Number _____ Loan Number

** Certain restrictions may apply: By signing above you authorize West Branch Valley Federal Credit Union to extend your final loan payment by one month. If your loans do not qualify for the Skip-A-Payment program for any reason, our Member Service Staff will notify you.*

Mail to: 1640 High Street, Williamsport, PA 17701

It's Tax Time Again!

Let us simplify your life!



Use Direct Deposit for your tax refund!

Do you want a faster refund and freedom from the worry of losing your tax check? Have your tax refund deposited directly into your checking or savings account. Place your Credit Union account number and the Credit Union's routing number **231380133** on your tax return.

For more information please call (570) 323-9407 or (800) 326-9539 or stop by and visit one of our friendly Member Service Representatives today for details!

Congratulations



Congratulations go to **Andrea Meerani** and **Sharon Dangle** as they were our holiday ham or turkey give-away winners in November. Look for the December winners in our next edition of the *Valley News*.

Win \$10



Find your hidden account number spelled out in this issue of the Valley News and win \$10. Call our Executive Secretary, Kendra Long at (570) 323-9407 ext. 3108 to claim your prize. The \$10 will be deposited into your account.

Safe Deposit Boxes Available



For your convenience and the safety of your important documents West Branch Valley Federal Credit Union has 3"x5" safety deposit boxes available at **our main office location only**. For an annual fee of \$20 your documents can be protected. Please call (570) 323-9407 or stop by to rent a safety deposit box today!

Don't forget to check out our web-site at: www.wbvfcu.org

CheckFolio™

An Exciting Change is Coming to Your Checks! Introducing, CheckFolio™

You may notice that your next check order looks different when it arrives in your mailbox.

We're excited to bring you **CheckFolio**, an innovative new way to receive, store and use personal checks. With CheckFolio, multiple checkbooks are neatly aligned in a compact folio for convenient use and storage. The result of extensive research and consumer feedback, CheckFolio is designed to help you:

- **Stay organized.** All components are packaged together neatly, ready to place in a drawer, filing cabinet or on a bookshelf so you can easily access them when you need to and store them when you don't.
- **Secure your identity.** CheckFolio arrives in a tamper-evident package and its unique design makes for discreet and flexible storage options — helping to protect the contents and your identity.
- **Protect the environment.** The compact and efficient design uses less material and creates less waste — plus, CheckFolio is recyclable.

CU Student Choice

Higher education becomes more costly each year. Unfortunately, there are often gaps left between a student's aid package and the actual cost of a college education. West Branch Valley Federal Credit Union has a student loan program called "Credit Union Student Choice" a private education line of credit loan that can help. This program has no loan origination fees and can help finance your educational needs that remain after all grants, scholarships, and federal student loan alternatives are used.

- ✓ Currently available for undergraduate loans only.
- ✓ A co-borrower is highly recommended and is usually required.
- ✓ Student must be 18 years of age or older and enrolled more than half-time in a degree-granting program.
- ✓ Minimum loan amount is \$1,000 and aggregate maximum is \$75,000.
- ✓ Repayment begins at the end of the grace period, which is six months after the date of graduation or separation.
- ✓ Borrower and co-borrower must be a primary member of the credit union with an account in good standing.

Visit <http://www.wbvfcu.studentchoice.org> or call (866) 465-4642 for more information.

Attention Members!



Any member, 18 years of age or older, interested in serving on the West Branch Valley Federal Credit Union's Board of Directors is invited to submit their name in one of the following two ways:

Provide a brief biography stating qualifications to the Nominating Committee ***no later than Tuesday, February 7, 2012.*** Applications that are received in this manner will be reviewed by the Nominating Committee. The nominees will then be submitted to the Secretary of the Board of Directors and placed on the ballot for election. Each applicant whether selected or not will be contacted by the Nominating Committee on or about Tuesday, February 21, 2012.

OR

A member may nominate him/herself for placement on the ballot by submitting a petition to the Secretary of the Board of Directors.

The candidate must obtain a minimum of 80 signatures.

The petition must be received no later than Tuesday, February 7, 2012.

Please send all information to the following address:
West Branch Valley Federal Credit Union

Attention: Nominating Committee

1640 High Street
Williamsport, PA 17701

IRA's

If you don't have an IRA, you owe it to yourself and your financial future to start your account now. And even if you have an IRA somewhere else, there are some compelling reasons for moving your account here.

Our rates are competitive, your account is insured, and we pay particular attention to your personal financial needs, because at **West Branch Valley Federal Credit Union**, you are a member, not just a customer.

That's why if you already have an IRA, you should consider moving it here. **Simply contact Beverly Perry our certified IRA expert today at (570) 323-9407 Extension 3107**, and she will help you start the process for moving your funds.

Starting your IRA, or transferring it to the credit union, could be one of the best financial moves you'll ever make.



Great wireless discounts are now within reach! Sprint offers phones, PDAs, push to talk, data service plans, music downloads, TV and more. Now, West Branch Valley Federal Credit Union members can benefit from the **Sprint Nextel** Credit Union Member Discount Plan:

- 10% off most regularly priced Sprint Nextel service plans
- 15% off most corporate liable wireless plans
- Waived activation fee on all new lines
- Waived upgrade fee
- Nationwide coast-to-coast coverage
- National rates with no roaming and long distance charges
- Existing Sprint Nextel customers can also save

Sprint Nextel Services – preferential rates – savings for members. 10% discounts on most monthly recurring charges, waived activation fee on new lines, and waived upgrade fee. Additional savings for corporate liable accounts.

Call **877.SAVE.4.CU** (877.728.3428) and tell them you're

a **“Credit Union Member”**

Ask to be attached to the NACUC Corporate ID

or
Visit: www.SprintSave4CU.com

or
Go to: the nearest Sprint store

If you're an **existing customer** please visit: www.sprint-discount.com and under **“Company/Organization Name”** enter: **Credit Union Member**

The Savings Keep Growing for West Branch Valley Federal Credit Union Members with Invest in America

West Branch Valley Federal Credit Union is proud to participate in Invest in America, a unique program offering our members' discounts on products and services from U.S. based companies. It not only gives our members valuable discounts, but it also increases sales for the participating companies and, on a larger scale, helps stimulate the U.S. economy. Basically, Invest in America is a win-win for everyone.

Simply visit www.LoveMyCreditUnion.org to learn how, as a member of West Branch Valley Federal Credit Union, you can receive money saving discounts from: **General Motors, Sprint, Allied Van Lines, FTD, CU Benefits Express, CompleteTax, DIRECTV** and through **ShopAmerica**, a new online mall specifically for credit union members.

West Branch Valley Federal Credit Union is here to help our members save with respected U.S. companies at a time when everyone needs it most. To learn more about Invest in America and details on all the current discounts visit www.LoveMyCreditUnion.org.

Relay for Life



We would like to thank our members for their support the past year. We raised approximately \$300 with our Poinsettia Sale in November.

Our offices will be closed on the following dates:



New Years Day observed - Monday, January 2, 2012



Martin Luther King, Jr.

Martin Luther King, Jr. Day - Monday, January 16, 2012



President's Day - Monday, February 20, 2012

