

West Branch Valley Federal Credit Union



Your Community Credit Union

Valley News

First Quarter 2019

1640 High Street, Williamsport, PA 17701 • Phone: (570) 323-9407 or (800) 326-9539 • Fax: (570) 323-2154
www.wbvfcu.org or www.facebook.com/wbvfcu

Consolidation Loans

Looking for some extra cash? Why not look at a
Consolidation Loan from WBVFCU!

9.90% APR*

Here are some of the ways that we can help:

- ✓ Consolidate 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 \$500 in new money. Some restrictions may apply.

**This promotion will run from January 2 through
February 25, 2019!**



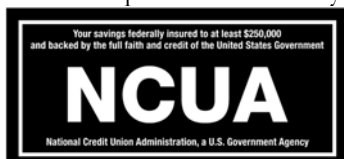
Check us out on Facebook
and give us a “Like”

It's Tax Time Again!



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!



Annual Meeting Breakfast

Saturday, April 13, 2019

Genetti Hotel

200 West Fourth 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 to the credit union at (570) 323-9407 Ext. 3108 or fill out the coupon below and drop it off at the credit union by March 30, 2019. 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,
Tuesday, January 1st – CLOSED.
- ◆ Consolidation Loans
- ◆ Direct Deposit for Tax Returns
- ◆ Martin Luther King Day
Monday, January 21st – CLOSED.

February

- ◆ Consolidation Loans
- ◆ Direct Deposit for Tax Returns
- ◆ Groundhog Day – Saturday, February 2nd
- ♥ ◆ Valentine's Day – Thursday, February 14th
- ◆ President's Day
Monday, February 18th – CLOSED.

March

- ◆ Direct Deposit for Tax Returns
- ◆ St. Patrick's Day – Sunday, March 17th
- ◆ Winter Ends/Spring Begins
Wednesday, 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: lines of credit, 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.

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 or drop it off to our office 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

Sprint Discount Program

Time to Switch to Sprint?

Looking for a good reason to switch your wireless company? How about this - credit union members get exclusive savings with the Sprint Credit Union Member Discount:

- Get a **10% discount** on select regularly priced Sprint monthly data service
- Valid in conjunction with other credit union and Sprint National handset and other promotions

Current and new Sprint customers need to verify credit union membership to take advantage of these exclusive discounts. Visit www.Sprint.com/verify or download the Love My Credit Union Rewards app in the Apple App Store or Google Play to verify your membership.

It's worth it to switch to Sprint. Visit LoveMyCreditUnion.org/Sprint to learn more and to start saving today with the Sprint Credit Union Member Discount. Mention Corporate ID: NACUC_ZZM.

Congratulations



Congratulations go to **Janet Morgan** as she was our holiday ham or turkey give-away winner in November. Look for the December winner 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" x 5" safety deposit boxes available. 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!

BACK ON TRACK CHECKING



Have you ever been denied a checking account for bad credit, bankruptcy or past problems with ChexSystems? Our **Back on Track Checking Account†** is the answer for you! West Branch Valley Federal Credit Union is now offering a **Back on Track Checking Account†** for you even if you have been reported to ChexSystems in the past (except where fraudulent activity was reported).

With a West Branch Valley Federal Credit Union **Back on Track Checking Account†** you can easily add money to your checking account, conveniently pay bills online, access ATM's worldwide, or simply shop and pay with your Visa check card. Want to see for yourself how easy and convenient the **Back on Track Checking Account†** really is? *one six seven nine nine*

For more information regarding a **Back on Track Checking Account†**, call (570) 323-9407 or (800) 326-9539.

† *Certain terms and conditions 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!*

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 Sabrina Breen, our IRA specialist today at (570) 323-9407 Ext. 3133**, 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.

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 Monday, February 11, 2019***. 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 Monday, February 18, 2019.

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 57 signatures.

The petition must be received no later than Monday, February 11, 2019.

Please send all information to the following address:
West Branch Valley Federal Credit Union
Attention: Nominating Committee
1640 High Street
Williamsport, PA 17701

Relay-for-Life



Thank you to all of our members who have supported our fundraising efforts for Relay-for-Life last year. We had a great response to our Poinsettia and Wreath sale in November. Thank you for your continued support!

Our office will be closed on the following dates:



Martin Luther King, Jr. Day:
Monday, January 21, 2019



President's Day:
Monday, February 18, 2019

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.

Youth Share Certificates

Worried about how you are going to pay for your child's upcoming college education or just want to teach your child the basics of saving? Stop in and open a savings account today! WBVFCU has a special share certificate just for our youth.

\$250 Share Certificate (Minimum Deposit)
2.50 years (30 months)
2.25% APY*

* *Annual Percentage Yield (APY). 2.22% Annual Percentage Rate (APR). Rates in effect as of December 4, 2018 are subject to change without notice. Early withdrawal penalties apply to certificates. Withdrawals from certificates prior to*

end of stated terms will reduce earnings. Certain restrictions apply. Ask one of our friendly Member Service Representatives for details.

New Baby?

If you have a new addition...



In honor of the birth of your child, West Branch Valley Federal Credit Union will open a new savings account for your newborn (up to six months old) and we will even deposit the first \$25! Bring this coupon along with your baby's Social Security card and birth certificate into the credit union and we will open the account for your child.

Plus, remember we have our Youth share certificate program that will help pave the way for a sound financial future for your child. See a friendly Member Service Representative today!

