



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.org

## Holiday Loans

*Need Some Dough for the Holidays?*

### Holiday Loans starting at **5.99% APR\***

Feeling stressed by the holidays? Relax. A Holiday Loan from West Branch Valley Federal Credit Union makes the season a little brighter.

Whether you want to enjoy a winter vacation, host a special celebration, or just treat yourself to a little rest and relaxation, our Holiday Loan is a smart idea.

- ◆ Fixed rates as low as 5.99% APR\*
- ◆ 48 months up to \$2,500 in new money ☆
- ◆ Flexible terms for easy payments
- ◆ Friendly service

One loan takes care of everyone on your list. Why hassle with multiple credit card bills and high interest rates? You have a better option, a Holiday Loan from us!

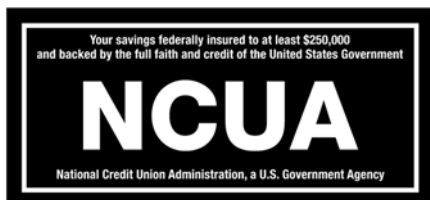
To take advantage of this offer, simply call or stop by our office! Then relax and enjoy the holiday season!

**Hurry, this promotion runs from  
October 2 – December 31, 2018!**

\* APR - Annual Percentage Rate.

☆ Additional Money or Terms at 9.90% APR.

Certain restrictions may apply.



## 2019 Christmas Club Accounts



During the first week of October 2018 Christmas Clubs will be deposited into your share savings account. Get a head start on next year's holiday shopping, open a Christmas Club Account for next year. It's the best way to guarantee you will be prepared for the holiday season next year.

Christmas Clubs run from October to October, but you can open an account at any time. However, the sooner you start saving, the more you will save and earn. To make it more convenient, save automatically with Direct Deposit or Automatic Transfers. For more details call (570) 323-9407 or (800) 326-9539.

\* APR - Annual Percentage Rate.

\*\* APY - Annual Percentage Yield

Rates quoted are subject to change.

### Calendar of Events

#### October:

- ◆ Auto Loan Promotion.
- ◆ New Website Kickoff
- ◆ 2018 Christmas Clubs payout.
- ◆ Columbus Day, Monday, October 8 – CLOSED.
- ◆ International Credit Union Day, Thursday, October 19.

#### November:

- ◆ Holiday Loan Special.
- ◆ Holiday Ham or Turkey Giveaway.
- ◆ Election Day, Tuesday, November 6.
- ◆ Veteran's Day, Sunday, November 11 – CLOSED.
- ◆ Thanksgiving, Thursday, November 22 – CLOSED.

#### December:

- ◆ Holiday Loan Special.
- ◆ Holiday Ham or Turkey Giveaway.
- ◆ Christmas, Tuesday, December 25 - CLOSED.

#### January 2019:

- ◆ New Year's Day, Tuesday, Jan. 1, 2019 - CLOSED.

## Take A Month Off...

### Skip-A-Payment!

As a valued West Branch Valley Federal Credit Union member, you may be entitled to skip a payment on your Loan (excludes real estate and credit card loans). And, 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. But, you don't need to send us any money. We'll 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, one of our Member Service Representatives will notify you.*

*Mail to: 1640 High Street, Williamsport, PA 17701*

## IRA's

### Let your money grow...



**This is how your retirement account should be!**

Many people have watched their investments shrink over the past year. But that doesn't mean you should give up on your retirement savings. It just means you need to take a different approach.

With an Individual Retirement Account (IRA) at West Branch Valley Federal Credit Union you can save with confidence. Our Roth and Traditional IRAs provide solid advantages.

- ✓ Highly competitive yields with no annual fees.
- ✓ Federal deposit insurance up to \$250,000 per IRA account. *(Please note: IRA accounts are insured separately from your other credit union accounts).*
- ✓ A choice of accounts including Share Certificates with terms up to 60 months.
- ✓ Friendly, personal, local service from professionals you can trust.

We also offer Coverdell Accounts, which are intended to help parents or grandparents set aside money for educational expenses. You can save up to \$2,000 per child, per year for qualified expenses at any grade level. The account grows free of taxes, and if you follow the rules, withdrawals are also tax-free.

Call (570) 323-9407 or (800) 326-9539 or stop by to learn more.

*\* You must meet Internal Revenue Code eligibility requirements. Not intended to provide tax advice. Please consult your tax professional.*

## Win \$10



Find your hidden account number spelled out in this issue of the *Valley News* and win \$10.00. Please call our Executive Secretary, Kendra Long at (570) 323-9407 ext. 3108 to claim your prize. The \$10.00 will be deposited into your account.

## Not a Creature Was Stirring

### Except for a Mouse

Shop online with your WBVFCU  
VISA Credit Card.



### Ready for the Night Before Christmas?

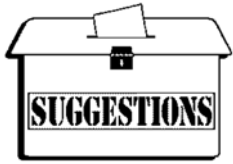
Christmas will be here all too soon—oh, what to do?

Get those children nestled all snug in their beds — then grab your West Branch Valley Federal Credit Union Visa credit card and fire up your computer! Quick as a wink you'll be done with all your shopping and settling down for your own long winter's nap. *one five seven zero three*

Annual Percentage Rate (APR) for purchases is **10.65%**  
Cash Advance APR is **10.65%**

If you don't have a West Branch Valley Federal Credit Union Visa credit card, call (570) 323-9407 or (800) 326-9539 for an application today.

## Supervisory Committee



If you have any comments or suggestions 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!*

## International Credit Union Day

For 64 years, credit unions have set aside the third Thursday in October to celebrate International Credit Union Day. Each year, it gives us the opportunity to remember our proud history as we promote understanding and support for the credit union difference. Join us on Thursday, October 18 for refreshments.

## Ham or Turkey Giveaway

How would you like to win a **FREE** ham or turkey? Just in time for the holiday season we will be drawing one name on November 9 and one name on December 7 for a free ham or turkey. Just fill out the slip below and drop it off in our lobby. You must be a credit union member in good standing to win.



### Ham or Turkey Giveaway



Name: \_\_\_\_\_

Address: \_\_\_\_\_

Telephone Number: \_\_\_\_\_

Account Number: \_\_\_\_\_

## 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](http://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](http://LoveMyCreditUnion.org/Sprint) to learn more and to start saving today with the Sprint Credit Union Member Discount. Mention Corporate ID: **NACUC\_ZZM**.

*Happy Holidays from your credit union! Our offices will be closed on the following dates*



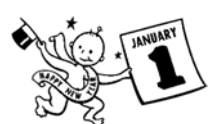
Columbus Day, Monday, October 8, 2018

Veteran's Day Observance, Monday, November 12, 2018

Thanksgiving, Thursday, November 22, 2018

Christmas, Tuesday, December 25, 2018 - CLOSED.

New Year's Day, Tuesday, Jan. 1, 2019 - CLOSED.



## Dormant Account Fees



This is a reminder about dormant accounts at West Branch Valley Federal Credit Union. If there is no transactional activity on your account for two years, your account will become dormant. We will start to charge you \$5.00 per month until you make a small deposit to reactivate your account and avoid this fee.

**Note:** Changes to Pennsylvania's Unclaimed Property Act have reduce the unclaimed property laws from five years down to three. **It is very important you keep your account active with us.**

*The Board of Directors, Management and Staff wish you and yours a happy and safe holiday season.*

## Identity Theft

The key to helping reduce your chances of becoming an Identity Theft victim is to be proactive. Monitor your credit report by obtaining a copy of your report periodically to check for unauthorized activity. You can also remove your name from mailing lists so that pre-approved offers of credit and mail solicitations are not sent to you. Below is important information that members should keep handy.



You may obtain one **FREE** credit report from each major credit bureau (Equifax, Experian and TransUnion) per year.

### Free Annual Credit Report

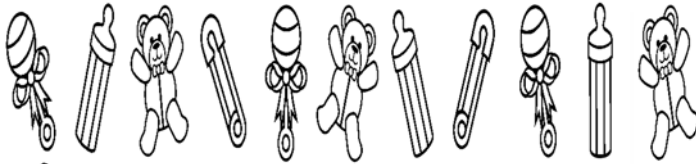
Central Source LLC

P.O. Box 105283

Atlanta, GA 30348-5283

[www.annualcreditreport.com](http://www.annualcreditreport.com)

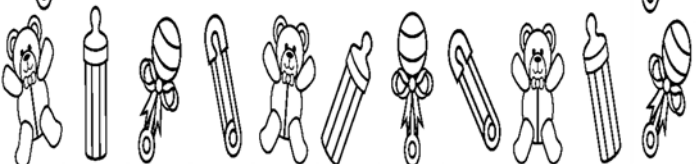
## Kids Corner



### *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 and we will even deposit the first \$25.00! Bring this coupon along with your baby's birth certificate and Social Security card 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 member service representative today!



## Halloween Safety Tips

1. Always carry a flashlight.
2. Stay with an adult, and stay in a group.
3. Only visit houses with a porch light on. **Never go anywhere with a stranger.**
4. Do not enter someone's home when trick or treating.
5. Wear a bright costume, so others can see you.
6. Avoid masks and use paint or makeup for unimpaired vision.
7. Never eat candy until your parents have a chance to look it over.
8. Walk facing the oncoming traffic if there is no sidewalk.
9. Look both ways, obey all traffic laws, and use cross walks and crossing lights if available.
10. Designate a route and do not go to houses that aren't on that route.
11. Don't take a short cut through an alley or parking lot.

