

3rd Quarter
2025

The Valley News



this issue

loan specials

game sponsor

funds availability
changes

Holiday Closures

July 4, 2025
Independence Day



September 1, 2025
Labor Day



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ROUTING #: 231380133



IMPORTANT: FUNDS AVAILABILITY NOTICE

The following compliance changes are being made to the Funds Availability Policy Disclosure and Deposit Hold Notice, effective July 1, 2025:

- ✓ Funds Availability Policy Disclosure (11452*) — The dollar amounts that are included in the Funds Availability Policy Disclosure are being updated to align with the new statutory requirements. Unless a credit union's disclosure already establishes the same or higher thresholds, the dollar amounts are being adjusted as follows:
 - Minimum dollar amount - increasing from \$225 to \$275
 - Cash withdrawal amount - increasing from \$450 to \$550
 - Exception hold amount - increasing from \$5,525 to \$6,725
- ✓ Deposit Hold Notice (D2400*) — The dollar amount in the "large deposit" exception hold statement is being increased from \$5,525 to \$6,725.

Thank you to all who joined the Annual Meeting on May 10, 2025! Attendees were treated to a delicious breakfast at the Holiday Inn, free credit union t-shirts, and 25 gift card and prize drawings! A wonderful time was had by all. Please join us next year!



**Did you miss out on
our Spring Auto Loan
Special? No worries!**



**Our Fall Auto Loan
Special begins August
25th!**



The June 17th
Crosscutters Game was
rained out and has been
rescheduled for July 29th.
You may exchange your
June 17th tickets for any
2025 game of your
choice.

We will also have free
tickets for the July 29th
game. See you there!



The Reverend John Aderhold served on the Business Development Committee and the Board of Directors of the West Branch Valley FCU since 2008; and he retired this April from his most recent role as the Vice Secretary/Treasurer.

Rev. Aderhold has been a tireless servant to our community!

He has devoted over 50 years to the ministry and spent most of his life helping others fulfill their basic needs of food, water, and spiritual nourishment. For the past 24 years he's been running the West End Food Bank.

Here at the credit union, we have also been very fortunate recipients of his steadfast support and quiet strength. His guidance has been a tremendous asset for the past 17 years, and he is sorely missed at board and committee meetings. **John – Thank you for your dedication to the credit union and our members!!! We are so grateful to you!**

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SEE YOU AT THE PARK



PICK UP YOUR FREE
CROSSCUTTER TICKETS,
COURTESY OF WBVFCU,
AND ENTER TO WIN A
VIP PACKAGE

Financial Services Customer Appreciation Night
Tuesday, July 29th at 6:35pm