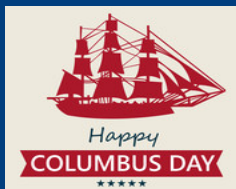


4th Quarter
2025

The Valley News

Holiday Closings

October 13, 2025
Columbus Day



November 11, 2025
Veterans Day



November 27, 2025
Thanksgiving Day



December 25, 2025
Christmas Day



January 1, 2026
New Year's Day



MEMBER APPRECIATION



YOU'RE INVITED TO A CELEBRATION!
Thursday, October 16th from 11am-2pm
Come and Spin the Prize Wheel!

***DON'T MISS
THE FOOD,
FUN, AND
GIVEAWAYS!***

The Holiday Raffles Are Coming Soon...Stop by the CU to enter!
Thanksgiving Turkey Raffle will be November 3rd- 19th (Drawing 11/19)
Christmas Ham Raffle will be December 1st- 17th (Drawing 12/17)

West Branch Valley
Federal Credit Union
Your Community Credit Union

small rates BIG SAVINGS

Offer Ends
November 15th!



Auto Loans as low as 3.99%^{APR}*

**Don't Miss
Our Last
Auto Loan
Special Until
Spring!
Rate Ends
11/15!**

this issue

member appreciation
holiday closings
WBVFCU gives back
loan specials



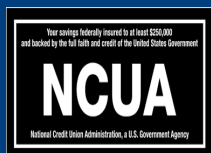
As winter approaches, please be on the lookout for weather related closures and delayed opening hours.

You'll find weather updates on our WBVFCU website and Facebook page.



1640 High Street
Williamsport, PA 17701
Phone: (570) 323-9407
or
(800) 326-9539

ROUTING #: 231380133



HOLIDAY LOANS

as low as **7.99%**^{APR*} up to **48 months**

*Offer ends 12/26/25. Rates vary by credit and term. \$5,000 at 7.99% APR = 48 payments of \$122.04.

The most wonderful time of the year can also be one of the most expensive!

Between buying gifts, hosting gatherings, and traveling to see loved ones, holiday expenses can sneak up on even the best of budgets!

That's why West Branch Valley FCU offers the perfect way to plan ahead and save smart—our Christmas Club Account. Open yours now!



Ready to Save Now so you can celebrate later?



Visit wbvfcu.com today to open your Christmas

WE HAVE A VACANCY

Stop by Member Appreciation on October 16th to meet our current board members!



JOIN OUR

BOARD OF DIRECTORS

Would you like to be more involved in the credit union?

Have you considered joining our board of directors?

Call the credit union today for more information!
(570) 323-9407

West Branch Valley FCU Cares for our Community

Spring, Summer, Fall, or Winter...Giving is Always in Season!



WBVFCU recently supported these organizations with donations:

\$300 to DWELL ORPHAN CARE,

\$250 to CAMP SUSQUE, and

\$350 to AMERICAN RESCUE WORKERS FOOD PANTRY

Thank you to our members for making these gifts possible!