

1st Quarter
2023

The Valley News

Holiday Closures

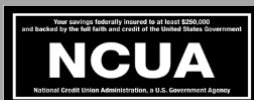
January 16, 2023
Martin Luther King Jr.'s
Birthday



February 20, 2023
Presidents Day



1640 High Street
Williamsport, PA 17701
Phone: (570) 323-9407 or
(800) 326-9539
Fax: (570) 323-2154
www.wbvfcu.org
ROUTING #: 231380133



this issue
celebrating 70 years
annual meeting
loan specials
money-saving tips

WBVFCU—Celebrating 70 Years of Service to the Community!

1952 – AVCO Employees Federal Credit Union was organized by the employees of AVCO, Inc. AVCO was the first Select Employer Group to belong to the credit union.

1995 – The credit union changed its name to West Branch Valley Federal Credit Union to be more representative of its membership area.

2010 – West Branch Valley Federal Credit Union's Board of Directors converted its charter status from a multiple-employer group charter to a community charter. The conversion to a community-chartered credit union makes anyone who lives, works, regularly conducts business, worships, volunteers or attends school in Lycoming County, Pennsylvania eligible to join West Branch Valley Federal Credit Union. In addition, members of their immediate families or other household members are eligible to join the Credit Union. **We are the first credit union to provide access to credit union service to all the residents of Lycoming County!**

2022 – We've made great strides over the past 70 years by continuously innovating to offer new services that will enhance our members' lives. Our greatest accomplishment has been serving our membership and earning their trust.

Although the world is very different today than it was seven decades ago, what remains constant is our commitment to providing honest, fair services to every member, every time. As we look to the future, we strive to find better ways to serve the needs of the unserved and underserved portions of our member and potential member base. The credit union was founded and grew on the philosophy of meeting members' financial needs with personalized service, and that remains our guiding principle today...People Helping People.

Thank you for the opportunity to serve you!

*Offer ends February 24, 2023



NEED HELP
STAYING AFLOAT?

Personal Loans as low as 6.49% APR*

*Restrictions apply. Other rates and terms available. Learn more at wbvfcu.org.

Attention Members:

Would you or someone you know like to be a WBVFCU board member?

Any member 18 years of age or older may submit their name in one of the following two ways:

Provide a brief biography stating qualifications to the Nominating Committee *no later than February 17, 2023.*

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 **February 24, 2023.**

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 48 signatures.

Petitions must be received no later than February 17, 2023.

Please send all information to the following address:

WBVFCU

Attention:

Nominating Committee

1640 High Street

Williamsport, PA 17701



Ways To Save Money During Inflation

- ✓ Shop locally
- ✓ Shop store sales
- ✓ Create a stockpile or fill the pantry
- ✓ Grow your own food
- ✓ Make more homecooked meals
- ✓ Start making use of your freezer--store food and freezer meals
- ✓ Bring your own coffee, lunch, and snacks from home
- ✓ Skip the soda and juice – opt for water
- ✓ Watch gas prices and fill up accordingly
- ✓ Make your trips count – combine your errands
- ✓ Plan a staycation instead of a road trip
- ✓ Learn to DIY what you need
- ✓ Downsize and sell what you don't use or need
- ✓ Watch the prices – keep a pricing book
- ✓ Be smart with your money and budget



Annual Meeting

Saturday

April 22, 2023

9:00am Breakfast

(Location TBD)

Call (570) 323-9407 ext. 3108

to make your reservation.

You must RSVP to attend!

**Welcome Skyler to the
WBVFCU MSR Team!**



Use Direct Deposit!

Do you want a *faster refund* and freedom from the worry of losing a 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.