

First Quarter  
2020

# The Valley News



this issue

Annual Meeting

Consolidation Loans

Member Appreciation Day

## Holiday Closures:

**Martin Luther King Jr. Day:** Monday, Jan. 20

**President's Day:** Monday, Feb. 17

1640 High Street  
Williamsport, PA 17701  
Phone: (570) 323-9407

or

(800) 326-9539  
Fax: (570) 323-2154  
www.wbvfcu.org



EQUAL HOUSING  
OPPORTUNITY

Your savings federally insured to at least \$250,000  
and backed by the full faith and credit of the United States Government

**NCUA**

National Credit Union Administration, a U.S. Government Agency

## Consolidation Loans

**January 7 – February 24, 2020**

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

**9.90% APR\***

Here are some of the ways 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.*

## Direct Deposit

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.

## 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. Visit

<http://www.wbvfcu.studentchoice.org> or call (866) 465-4642 for more information.

*Save  
the  
Date*

**Annual Meeting  
Holiday Inn**

**Saturday, April 18, 2020**

9:00 a.m. Breakfast

Call (570) 323-9407 to make your reservation.

You must RSVP  
for this event!

## ATTENTION MEMBERS:

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

Any member, 18 years of age or older, who is interested may 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 10, 2020**. 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 17, 2020 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 10, 2020.**

*Please send all information to the following address:*

**WBVFCU**

*Attention: Nominating Committee*

*1640 High Street  
Williamsport, PA 17701*



## VALENTINE'S DAY FUN

### Strawberry Heart Fruit Kebabs

Hull a few large strawberries and cut them in half from top to bottom. Place the berry halves cut-side down on a cutting board and push a small heart-shaped cutter straight down through them to make perfect little hearts.

Thread the berry hearts onto a skewer, alternating with grapes, blueberries, Mandarin orange wedges or other small pieces of fruit.

### Happy Anniversary!



*Jonita Keller*

Joni joined the credit union in 2014 and is one of our part time tellers. Join us in wishing her a very happy 5<sup>th</sup> anniversary with WBVFCU!

### Fun Fact:



In Old English, *pygg* was a type of clay that was used to make jars and dishes that held money. The word eventually morphed into "piggy bank."

**West Branch Valley  
Federal Credit Union**  
  
*Your Community Credit Union*

### 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!

### Win \$10

Find your hidden account number spelled out in this issue of the *Valley News* and win \$10. Call (570) 323-9407 to claim your prize. The \$10 will be deposited into your account.

### Congratulations!



*Robert Schaefer*

He was the lucky winner of the Echo Smart speaker with Alexa during our mobile app promotion!

**If you haven't downloaded our new mobile banking app yet...please do!** It can be downloaded either at the Google Play Store or the Apple Store. *One six five seven nine*

## Member Appreciation Day 2019



We would like to thank everyone who stopped by during our Member Appreciation Day festivities!

The weather was a little brisk on that day but we had fun! Congratulations to all of our winners from our drawing!

