

Fourth Quarter  
2019

# The Valley News

## Holiday Closures:

**Columbus Day:**  
Monday, Oct. 14

**Veteran's Day:**  
Monday, Nov. 11

**Thanksgiving:**  
Thursday, Nov. 28

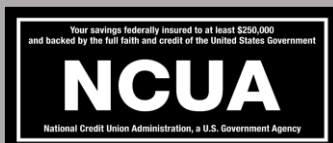
**Christmas Eve: Dec. 24**  
Closing at 1:00 p.m.

**Christmas Day:**  
Wednesday, Dec. 25

**New Years Eve: Dec. 31**  
Closing at 1:00 p.m.

**New Years Day:**  
Wed., Jan. 1, 2020

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



## this issue

Christmas Club Accounts

Holiday Loan Special

Member Appreciation Day

### Holiday Loans

**October 1 – December 30, 2019!**

Feeling stressed by the holidays? Relax. A Holiday Loan from us makes the season a little brighter.

**Fixed rates as low as 6.74% APR\*  
48 months up to \$2,500  
in new money\*\***

**Flexible terms for easy payments**

Simply call or stop by our office!  
Then relax and enjoy the holiday season!

\* APR - Annual Percentage Rate.

\*\* Additional Money or Terms at 9.90% APR. Certain restrictions may apply.

### Christmas Club Accounts

During the first week of October Christmas Clubs will be deposited into your share savings account.

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

### Holiday Shopping



**Shop online with your  
WBVFCU VISA Credit Card.**

Get those children nestled all snug in their beds then grab your WBVFCU 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.

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

Cash Advance APR is **10.65%**

*Save  
the  
Date*

**Member Appreciation Day**

**Thursday, October 17, 2019**

11:00 am to 2:00 pm

Join us as we celebrate

International Credit Union day!

We will have hot dogs, chips and prizes!

## IRA's

With an Individual Retirement Account (IRA) here 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.

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. *one three five eight nine*

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.*

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



## 2019 Milestones

We would like to thank and congratulate the following on their milestone anniversaries: Patty Raino (20 years), Darla Doebler (40 years), and Diane Fleegeer (20 years) of service to this credit union!

**Congratulations!**

### Refer-A-Friend

We will be kicking off our new **Refer-A-Friend** program during the month of October. If you refer someone to join and they make a \$50 deposit you will receive \$10! During the week of October 14-18 the new member you refer only has to deposit \$25! This is a perfect time to bring your family and friends here!

### Identity Theft

With all of the breaches happening it is important that you keep an eye on your credit report.

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)

### Win \$10

Find your hidden account number spelled out in this issue of the *Valley News* and win \$10. Call Kendra at (570) 323-9407 ext. 3108 to claim your prize. The \$10 will be deposited into your account.

### Member Spotlight



**William Goodell Jr.**

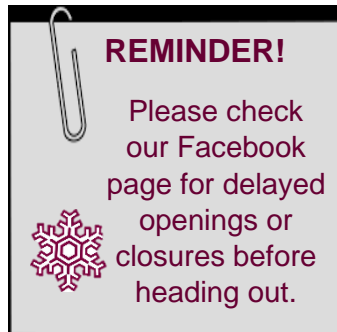
### What made you join the credit union?

While working at Avco, now Textron Lycoming, Mr. Goodell and some other employees signed up to become members of AVCO Employees Federal Credit Union. "One person would come around and collect the money for our accounts."

### What is your favorite thing about your credit union?

"The location is handy for me and the tellers are great!"

We honored Mr. Goodell by taking him and his son, Bill Goodell III, out to lunch and gave him a small token of our appreciation. He has been a member with us since March 14, 1955.



### REMINDER!

Please check our Facebook page for delayed openings or closures before heading out.

### 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 8 and one name on December 9 for a free ham or turkey. Just stop by the credit union and fill out a slip in the lobby. You must be a credit union member in good standing to win.

### Welcome Aboard!



**Crystal Sims**

Meet Crystal our new addition to our teller line!