



MAKE YOUR MOVE

Partnering with...
West Virginia Housing Development Fund

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**WEST VIRGINIA
FEDERAL CREDIT UNION**
www.wvfcu.org
304-744-MYCU (6928)
Lisa Ratliff ext. 3534
Paula Chinn ext. 3531

 

Holidays 2017

Independence Day
Tuesday, July 4, 2017

Labor Day
Monday, September 4, 2017

\$TATISTICS

Loans –	\$ 83,696,270
Deposits –	\$124,370,296
Assets –	\$141,917,003
Capital Ratio –	11.89%
Members –	9,101

Summer

Notify Us Before You Travel

Attn: Visa ATM/Check Card Users

As a precautionary measure to mitigate loss exposure, our automated processing fraud detection software may prevent certain large/unusual signature based transactions from being approved. If you experience a Credit /Signature denial, please use your PIN to complete your transactions.



WVFCU has blocked ALL International/ Foreign countries (includes U.S. territories) from WVFCU VISA ATM/Check Card usage due to the increasing amount of fraudulent transactions coming in from overseas countries. This is for your protection. If you will be traveling outside of the United States or making international internet purchases with your VISA ATM/Check Card please contact us immediately at 304-744-MYCU (6928) so that we may unblock your card. We apologize for any inconvenience this may cause.

Greener banking Greener world,

Sign up for eStatements
in eBranch Online Banking

Important Member Notice

Safe Deposit Box Annual Rental Fees will be automatically debited on September 30, 2017.

Be sure to account for this transaction in your personal records accordingly.



**WEST VIRGINIA
FEDERAL CREDIT UNION**
www.wvfcu.org

Experience the Credit Union Difference!

**Get your
dream toy...
get our dream rate!**

Rates as low as
3.56% APR*
(Interest Rate 3.49%)

*Now you can afford to relax and enjoy
the summer toy you've always wanted.*

The 3.567% APR (Annual Percentage Rate) is based on a New RV loan of \$20,000 with a term of 48 months, with a payment of \$447.08 and an interest rate of 3.49% which includes a \$25.00 processing fee. New RV, boat and UTV's interest rates range from 3.49% - 5.24% with terms that range 48-120 months; Used RV, boats and UTV interest rates range from 4.24% - 5.24% with terms that range 36-72 months. LSI - Leads Single Interest is required, but not required to be purchased through WVFCU. If purchased through WVFCU the fee is \$21.00. Collateral insurance is required. All loans are subject to underwriting guidelines. Additional Terms and conditions may apply. Rates are subject to change without notice. Other rates apply to motorcycles, ATVs and personal watercraft.



South Charleston's SUMMERFEST 2017

WVFCU is one of the proud Sponsors in South Charleston's Summerfest, August 16th - 19th, 2017. We will be one of the sponsors for Saturday, August 19th. This Sponsorship offers an evening of fun for all of our members to enjoy. Summerfest activities include: Headliner Entertainment each evening from Wednesday through Saturday, August 16-19, 2017, and includes drawings for prizes, free snow cones, cotton candy, Jupiter Jump, and face painting for all children, and fireworks to close the festival on Saturday evening.

2017 Summerfest Bands

- August 16th - 6:00 pm – 7:45pm The Company Stores
8:00pm – 10:00pm Rocket Man - Elton John Tribute
- August 17th – 6:00pm – 7:45pm The Esquires
8:30pm – 10:00pm VanDells
- August 18th – 6:00pm – 7:45pm The Joseph Sisters
8:00pm – 10:00pm WQBE Country Night
- August 19th – 9:00am - 3:00pm Car Show
- August 19th – 6:00pm – 7:45pm US Stones - Rolling Stones
8:00pm – 10:00pm Rick K & The Allnighters

WVFCU's two new products...

popmoney



The new way to give and get money.

Call for more information at
304-744-MYCU(6928) or check out our
website at www.wvfcu.org.

When You're Busy, Mobile Deposit is a Fast and Secure Solution



If you have a smartphone or tablet*, you are just a few steps away from being able to deposit checks when you want, where you want.

- 1 To apply for this service, download the West Virginia Federal Credit Union app (find link on our website). Receive email approval for Mobile Deposit Capture access**.
- 2 Open the app on your device and key in the deposit amount.
- 3 Endorse your checks and take pictures with phone as directed.
- 4 Submit!

Within seconds you'll see confirmation that the deposit was received—it's that easy!

**Applications are available for iPhone and Android devices.*

***Eligibility requirements apply.*

Make A Splash!

Need Vacation Cash?

Call TODAY at
304-744-MYCU(6928).

2018 West Virginia Federal Credit Union Board of Directors Election

West Virginia Credit Union (WVFCU) will be conducting our 2018 Board of Director Elections to fill two, three-year Board of Director positions. If you are interested in being a candidate for the WVFCU Board of Directors please review the minimum requirements and qualifications below and submit a brief description, 200 words or less, of your board of director qualifications no later than August 31, 2017 to WVFCU: Attention: Betty Crawford, Director of Human Resources, 318 5th Avenue, South Charleston, WV 25303.

Your Qualification letter will be forwarded to the Nominating Committee. Please carefully review the expected duty of care as a WVFCU Board of Director.

WVFCU Board of Director Requirements:

- 1.) Participation in each scheduled monthly meeting.
- 2.) Serve on various credit union committees which meet periodically during the year.
- 3.) Attend various credit union educational sessions as required.
- 4.) Meet Insurer Bonding requirements.
- 5.) Must be able to demonstrate personal financial responsibility.
- 6.) Meet the financial literacy requirements of the NCUA.
- 7.) Adhere to the WVFCU conflict of interest policy.
- 8.) Commit to serve a three-year term.

Details regarding voting will be presented in the December 2017 Quarterly Newsletter. Voting will be conducted by electronic ballot, which members may access by visiting www.wvfcu.org. There will be no nominations from the floor or voting at the annual meeting.

Cheap Summer Vacations

Whether your family is looking to relax on the beach or ride the white-water rapids, we have affordable vacation suggestions for every taste.

Our selection of fun family vacation spots proves that it is possible to plan an awesome summer vacation without dipping too far into the savings account. Whether your crew is looking to relax on the beach or ride the whitewater rapids, we have affordable vacation suggestions for every taste.

Family Camp

Medomak Camp • Rockland, Maine

Mom and Dad join in the pranks and games with a nostalgic week at family sleepaway camp. A flat tuition fee for [Medomak Camp](#) covers activities and all meals in a gourmet mess hall, including a lobster feast. Morning activities for the kids might include archery or arts and crafts while adults practice yoga, get a massage or even join the kids for some craft time. In the afternoon, everyone heads to the lake for swimming, kayaking, sculling or sailing. Come nightfall, the whole family can set off on a scavenger hunt or play softball or ultimate Frisbee. Bring your own musical instrument for the evening campfire. Just leave your hair dryer at home -- the accommodations are comfy, but rustic, and there's no need for primping anyway.

Beach Vacation

Sea Mist Oceanfront Resort • Myrtle Beach, South Carolina

The beauty of a [Myrtle Beach](#) vacation is that a week at a budget-friendly hotel can be had for under \$1,000. Family deals at the [Myrtle Beach Sea Mist](#) include admission to the resort's own water park as well as the Family Kingdom Amusement and Water Park just 6 blocks north of the resort. There, you'll find 10 pools on the property, including 6 pools just for kids; the beach is just a short walk away. There's a large playground, arcade room, mini golf and a free movie theater. What's more, pets are permitted with advance notice and there's a fenced-in dog run where your pup can get some exercise.

Family Adventure

Ace Adventure Center • Oak Hill, West Virginia

Carve some family bonding time into summer with wild outdoor adventures for one set price at [Ace Adventure Center](#). Ace boasts a prime location on the New River Gorge National River, known as the East Coast's Grand Canyon. Children as young as 6 can join the family for a daylong white-water adventure along some easy class II and III rapids. Zip-line tours, horseback-riding, kayaking and rock-climbing are available for an extra fee. Back at base camp, there's wild water-park fun with inflatables on the lake for no extra charge; hiking on any of the resort's trails is free as well. Lodging ranges from rustic camping to cozy log cabins and lakeside chalets.

Eco-Lodge

Maho Bay Camps • St John, US Virgin Islands

As the temperature rises in the Caribbean during the summer, airfare and hotel rates take a dip. Between May and December, [Maho Bay Camps](#) on [St. John](#) is a summer bargain for families -- kids under 16 stay free with paying adults. Embark on a modern Swiss Family Robinson adventure at this eco-resort camp with platform tents connected by a series of wooden walkways. The beach alone offers enough fun to keep the kids busy with swimming, sailing and snorkeling in the waters protected by the US Virgin Islands National Park. At the Trash to Treasures Art Center, budding artists create "green" masterpieces from recycled goods and natural elements like seashell wind chimes.

City Vacation

Boston, Massachusetts

Shake up the summer routine with an urban getaway to [Boston](#). Summer in the city is the perfect time to enjoy the harbor and outdoor parks. With no slush and snow underfoot, it's a great time for a picnic on the Boston Commons or a stroll along the Freedom Trail. [The Landmark Orchestra](#) plays free concerts on Wednesday nights at Hatch Memorial Shell. A [Go Boston card](#) is a money-saving essential with free and discounted admission to over 70 attractions, museums and tours in the area. Take a cruise on Boston Harbor, catch a baseball game at [Fenway Park](#) or head out of town to nearby [Six Flags New England and Hurricane Harbor](#) and attractions at nearby Cape Cod.



Locations

Main Office:

318 5th Avenue
South Charleston, WV 25303
304-744-MYCU(6928) • FAX: 304-744-1993

St. Albans Location:

2355 MacCorkle Avenue
Route 60, St. Albans, WV 25177
304-729-3000 • FAX: 304-729-0909
eBranch: www.wvfcu.org
PAT: 304-744-CU24(2824)

Huntington Location:

2600 5th Avenue
Huntington, WV 25702
304-525-0541 • FAX: 304-525-4733