



West Virginia  
Federal Credit Union



# Community Connection

Spring 2013

[www.wvfcu.org](http://www.wvfcu.org)

## Holidays 2013

Memorial Day  
May 27, 2013

Independence Day  
July 4, 2013

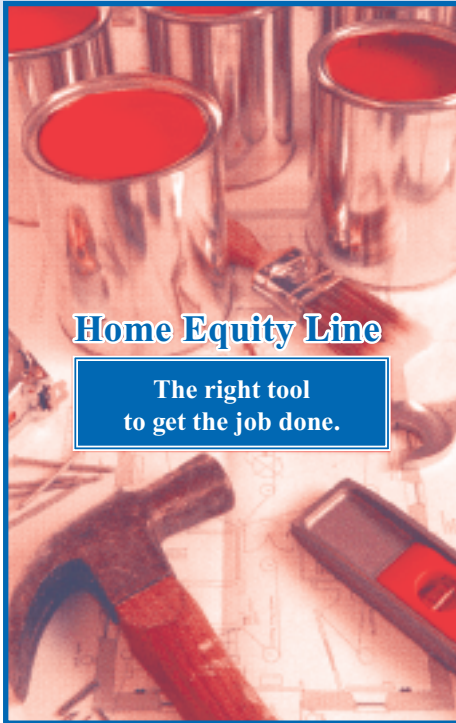
Labor Day  
September 2, 2013

Columbus Day  
October 14, 2013

Veterans Day  
November 11, 2013

Thanksgiving  
November 28, 2013

Christmas  
December 25, 2013



### Home Equity Line

The right tool  
to get the job done.

## You dream it We'll help you get it!

### Features of a WVFCU Home Equity Line

- **Local Decisions**
- **No HELOC Annual Fee for life of loan -**  
*Typically a \$500 to \$1,000 value*
- **No Closing Costs -**  
*Typically a \$425 to \$525 value*
- **No Origination Fee -**  
*Typically a \$125 value*

### Benefits of a WVFCU Home Equity Line

- **Potential tax deductibility of interest\***
- **Purchase a car, RV, etc.**
- **Remodel your home**
- **Pay education tuition**
- **Take that Vacation**

**Whether it's home repairs or  
buying that vacation oasis...  
your DREAMS are  
a Home Equity away!**

\* Please consult your tax advisor regarding  
the deductibility of interest.

Fixed Rate Home Equity Loan Options Are Also  
Available for terms of 5, 10 and 15 years!!

All Lines are subject to credit and income approval. Maximum loan-to-value (LTV) is based on credit history and appraised value. Maximum LTV is based on credit score up to an 89% combined loan balance of all liens. Home Equity Lines of Credit are secured by your residence that is held as collateral. Interest rate is variable based on predetermined margins added to the prime lending rate which is published in the Wall Street Journal and may vary quarterly. Actual margin is based on the home's loan to value ratio, lien position, owner occupied status, applicant's credit history and the amount of the credit line. Your home must be a single-family, owner occupied residence. Manufactured homes do not qualify. Hazard insurance is required. Flood insurance where applicable, is required. Borrower responsible for costs to resolve title issues and structural inspection, if necessary. Additional terms and conditions may apply. Please contact the credit union for additional details about credit costs and terms.

**INCOME TAX**  
APRIL DAY 15

2012 IRA  
Contribution Deadline:  
**Monday, April 15, 2013**

\*Please consult your tax professional as to your eligibility.

Invest in  
**America**®

CU Member Rewards Program

[www.lovemycreditunion.org](http://www.lovemycreditunion.org)

**Credit Union members save thousands of dollars with Invest in America.**

At West Virginia Federal Credit Union we know you work hard to earn your money and we think you should keep as much of it as possible. That's why we've teamed up with Invest in America to bring you savings on the things you buy every day from trusted American companies.

*Discover how much you could save from over 1,200 major retailers when shopping online.  
Access Invest in America link on the  
[www.wvfcu.org](http://www.wvfcu.org) home page or visit [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org).*

 **Services**



**You've got us in the palm  
of your hand!**

Online Banking, Bill Payment,  
e-Alerts, Mobile Banking & e-Statements  
for a healthier planet and a happier you!

## Do you receive Preferred Relationship Benefits? WVFCU Preferred Relationship Benefits Program

Membership account eligibility requirements include the following preferred relationship:

- \* Active WVFCU share draft (checking) account
- \* Payroll deposit (where available), retirement or Social Security (SSI) payment must be direct deposited to WVFCU checking account
- \* Enrolled in E-branch, E-statements and coming soon...E-Notices
- \* Current and future WVFCU loans must elect auto payment from WVFCU account

Preferred Relationship participation is not automatic. All members must qualify at time of service or product origination and maintain our preferred relationship for term of product or service. Change in eligibility status during the term of product or service may result in loss of future benefit(s) received. Benefit is not retroactive to existing loans, deposits or services. Future available benefits are subject to change without notice effective on the 1st day of each month.

### Current Available Benefits include:

#### Loans

1. Discount on WVFCU mortgage loan origination costs.
2. Discount on WVFCU home equity loan origination costs.
3. Discount on WVFCU home equity line of credit loan origination costs.
4. 0.25% interest rate reduction on any in-house non-real estate secured loan. An additional 0.10% interest rate reduction is available on any in-house non-real estate secured loan with an outstanding WVFCU mortgage or home equity loan.
5. 0.25% interest rate reduction on WVFCU personal loan with an outstanding WVFCU secured loan.

#### Deposits

1. 0.10% interest rate enhancement to CD rate offers.
2. One overdraft fee waiver request per rolling twelve month period.

#### Other Products and Services

1. \$10 Discount on annual safe deposit box rental.
2. Discount on certain periodic promotional items such as theme park tickets, etc.



**Alliance One**  
One of Credit Union's Best Kept Secrets...  
Access at [www.allianceone.coop](http://www.allianceone.coop)

*We want the message to get out to our valuable members!*

Alliance One is a nationwide cooperative group of credit unions, small community banks and thrifts that have joined forces to let their cardholders access each others' ATM's all over America without having to pay ATM surcharges. That cooperative spirit not only gives you more convenient locations to choose from, it also leaves that extra cash where it should be - in your account! There are over 50 Surcharge-Free ATMs within the Kanawha metro area; 4,500+ available nationally. Look for the blue and white Alliance One logo on ATM's or use our ATM Locator ([www.allianceone.coop](http://www.allianceone.coop)) to find a convenient ATM nearby. For your convenience you may access the Alliance One network on our WVFCU home page at [www.wvfcu.org](http://www.wvfcu.org) and click on Alliance One to locate the ATM nearest you.

## Important Member Notice

### Important Change in Terms Effective May 15, 2013

- The NSF Fee for ACH, IPAY, checking, Visa ATM/Check Card, and Loan Payment NSF will be \$29.00.

### Important Change in Terms Effective May 15, 2013

- The Overdraft Protection/Courtesy Pay Fee will be \$29.00.

### Important Change in Terms Effective May 15, 2013

- Stop payment for check or ACH will be \$29.00

## \$ STATISTICS

Loans –	\$ 82,513,951
Deposits –	\$152,899,506
Assets –	\$171,804,103
Capital Ratio –	9.38%
Members –	11,784

## Locations

### Main Office:

318 Fifth Avenue  
South Charleston, WV 25303  
304-744-7604 • 800-348-7604,  
FAX: 304-744-1993

### St. Albans Location:

2355 MacCorkle Avenue  
Route 60, St. Albans, WV 25177  
304-729-3000 • FAX: 304-729-0909

### Nitro Location:

207 Main Avenue  
Nitro, WV 25143  
304-755-7393 • FAX: 304-755-9803

### Huntington Location:

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

eBranch: [www.wvfcu.org](http://www.wvfcu.org)  
PAT: 304-746-0255

**Please attend the WVFCU 48th Annual Meeting on  
Saturday, April 20, 2013 at 2 PM,  
at the South Charleston Community Center.**

***After the business meeting join us for an hour of BINGO.***