



Community Connection

Spring 2014



www.wvfcu.org

TAKE ADVANTAGE OF YOUR HOME'S POTENTIAL WITH A WEST VIRGINIA FEDERAL CREDIT UNION HOME EQUITY LINE OF CREDIT OR HOME EQUITY LOAN



HOME EQUITY LINE OF CREDIT
 No Annual Fee - For Life of Loan
 No Closing Cost
 Local Decisions
 Interest may be Tax Deductible*
 Payoff or consolidate debt

HOME EQUITY LOANS
 Low Interest Rate
 Fixed - Rate Loan
 Fixed Payment Amount for 5, 10, & 15 Year Terms

Whether you're making home improvements, consolidating debt, or just want to take that vacation getaway, West Virginia Federal Credit Union is there for you. Call or stop by your local branch today to get started.

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

Holidays 2014

2nd & 3rd Quarter Holidays

Memorial Day
 Monday, May 26, 2014

Independence Day
 Friday, July 4, 2014

Labor Day
 Monday, September 1, 2014

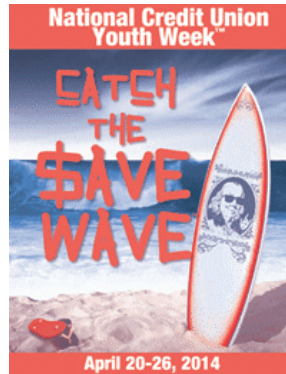
\$STATISTICS

Loans –	\$ 81,441,311
Deposits –	\$144,327,026
Assets –	\$161,112,128
Capital Ratio –	9.99%
Members –	10,180

CATCH THE \$AVE WAVE



Kowabunga!! This April youth will be riding the save wave into the credit union. Whether they've surfed or not, youth love digging their toes in the sand, playing with beach balls, and jumping in the waves. During the month of April, kids will have the opportunity to feel like they're at the beach when visiting their credit union as they get tips on how to surf and save. Like surfers, young savers need tools and techniques to improve their skills. And we're here to help youth start on the path healthy savings habits. During the week of April 20-26, West Virginia Federal Credit Union will celebrate National Credit Union Youth Week. This year's theme, "Catch the \$ave Wave," highlights tips and resources available at the credit union to boost good habits and "hang ten" on the save wave. Through lots of practice, young surfer savers will learn the secret of riding a gnarly wave that will help them achieve big-time savings.



Get youth started on the right track financially. Mentor your children to become financially savvy young adults. So stop by West Virginia Federal Credit Union and get in on the action at our Youth Week events: Bring your saving surfers into WVFCU, and we'll show them how to grab some air and carve through the save wave. We have some great ideas on how to sharpen your savings and money skills.



Discover Affordable Worry-free Driving with Credit Union Auto Club

West Virginia Federal Credit Union now offers Credit Union Auto Club, a roadside assistance program created exclusively for the credit union members and provides unparalleled service and unprecedented value. Credit Union Auto Club offers a wide range of roadside assistance services and other travel-related benefits to keep you on the road.

From little incidents like being locked out of your vehicle to bigger troubles like needing a tow truck, Credit Union Auto Club is here to help get you back on the road quickly. Its professional customer service team is just a phone call away and ready and waiting to assist you 24 hours a day, 7 days a week, 365 days a year. They're always there when you need them.

SPEAK TO A WEST VIRGINIA FEDERAL CREDIT UNION MEMBER REPRESENTATIVE OR VISIT LOVEMYCREDITUNION.ORG TO LEARN MORE.

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 • 304-755-9803

Huntington Location:

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

eBranch: www.wvfcu.org
 PAT: 304-746-0255

Go on a 2014 Money Diet



Looking to shed some debt in the New Year? It might be time to take a few tips from diet experts when trying to control money problems. It's all about planning and moderation. Here are some ideas you might consider when starting a money diet in the New Year:

FIGURE OUT WHERE YOU ARE. . .AND WHERE YOU NEED TO BE. We've all seen those charts that tell us what we should weigh based on our height and age. If only money were that simple. That's why you should get some help if you've never tried to assess your money health before. A financial planning professional can ask the right questions and develop a customized plan to figure out your starting point and based on your age, you're earning potential and new habits you need to develop, where you'll be able to finish.

TRACK YOUR SPENDING. . .IN DETAIL. Whether you do it with a pen and a notebook or a computer program, make a concerted effort to track your everyday spending. Physicians say overweight people should track every morsel of food they eat; with money, it's the same thing. Knowing where every dollar goes gives a quick picture where money can be saved or invested.

CREATE A FINANCIAL CALENDAR. This might be a little easier if you've tracked your spending for a year. But even if you haven't, take a big desk calendar (or an electronic calendar that allows space for lots of notes to yourself) and in each day's square where you know you'll have to make a payment, write down the reason and the expected amount. (Hint: Write very small) That way, you'll make sure you aren't tempted to overspend around those dates. What expenses are we talking about? Everything you have to meet on a regular basis and ones you know are coming up. Here are a few examples to get you started: Monthly mortgage, auto or rent payments, student loans, monthly utilities, home, auto, life or disability insurance; retirement savings; property taxes; tuition bill; a new car payment; big home maintenance expenses; property taxes; credit card payments (with payment amounts that exceed the minimum) and yes, vacations and special treats. What will this crowded calendar tell you? That by attacking debt, making certain sacrifices and spending and saving smarter, you can eventually un-crowd that calendar and your financial life.

WRITE DOWN YOUR LONG-TERM GOALS. You need to think about the things you really want to do with your life and what those things will cost. Putting goals in writing gives them a formality and a starting point for the planning you must do. If these goals require saving, make sure you put those saving dates on the financial calendar you make in #2.

PERMANENTLY CHANGE YOUR SPENDING HABITS. People who have lost a significant amount of weight – and kept it off – usually report that they've made slight but permanent lifestyle changes to do so. Money success requires similar dedication. For example, people who have rewarded themselves with unrestricted spending sprees should develop alternate behaviors that bring them as much satisfaction – meals home with friends or setting money aside to afford the occasional high-quality treat. It's all about finding out what they really value and deciding whether saving for retirement or affording their child's college education outranks buying an expensive car or clothing.

DON'T GO IT ALONE. Leading weight-loss programs like Weight Watchers have had long-term success for two reasons: affordability and easy access to information and support. Working with a financial planning professional on an ongoing basis can help you develop the right plan and stick to it.

BUILD FAILURE AND RECOVERY INTO THE PLAN. How many diets have failed with the words, "I can't fail!" the fact is, with food or money, everyone goes off course at times. The important thing is to have a plan for corrective action if it happens or is about to happen. If you can minimize the damage and get back on course, your progress will continue.

Contact our Member Services and find out how you can improve your RELATIONSHIP!



The Savings Keep Growing for WEST VIRGINIA FEDERAL CREDIT UNION MEMBERS with Invest in America

West Virginia Federal Credit Union is proud to be a participant of Invest In American. Invest in America is a membership enhancement program that offers our members discounts on products and services provided by U.S. based companies. This partnership not only gives our members' valuable discounts, but it also increases sales for our participating companies and, on a larger scale, helps stimulate the U. S. economy. Basically, Invest in America is a win-win for everyone.

As a member of WVFCU, you can receive the following money-savings discounts.

- AUTO CLUB** – (<http://www.lovemycrreditunion.org/Credit-Union-auto-Club-972.html>) New Roadside assistance plan created exclusively for credit union members offering a wide-range of services at a great value. From little incidents like being locked out of your vehicle to bigger troubles like needing a tow, Credit Union Auto club is here to help credit union members get back on the road quickly.
- GM** - (http://www.lovemycrreditunion.org/GM_171.html) New The Credit Union Member Discount from GM is Bigger, Simpler and Better featuring a bigger base discount than before. Now members can save even more on most Chevrolet, Buick, and GMC vehicles with the Credit Union Member Discount from GM.
- TURBOTAX** – (http://www.lovemycrreditunion.org/Tax_Services_449.html) New Members receive discounts when filling tax returns with TurboTax through IIA or if your member prefers personal service they can receive a \$30 coupon from Jackson Hewitt.
- SPRINT** – (http://www.lovemycrreditunion.org/Sprint_169.html) Existing program Members save 10% off select regularly priced service plans plus waived activation and upgrade fees. Business members save 15% on select corporate recurring charges, 20% off accessories and waived activation fees. Business members earn up to \$790 by referring other businesses to Sprint. Members can get more details on the above website.

WVFCU is here to help our members save with respected U.S. companies at a time when everyone needs it most.

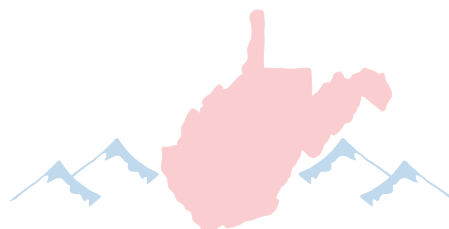
All these links are located on our website @ www.wvfcu.org

Save the Date Annual Meeting

WHEN
Saturday | April 5, 2014 | 2pm

WHERE
South Charleston Community Center

After the meeting, join us for an hour of BINGO!



IMPORTANT MEMBER NOTICE

IMPORTANT CHANGE IN TERMS:
Effective May 15, 2014
International Wire Fee will be \$70.00