



West Virginia
Federal Credit Union

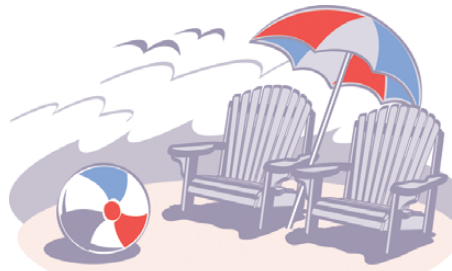


Community Connection

Summer 2013

www.wvfcu.org

**Need To Get Away
This Summer?.....**



Ask About Our Vacation Loan Specials

Rates as Low as 4.99% APR*

Loan Amounts available from \$500.00 to \$2,500.00

Available at West Virginia Federal Credit Union Now through August 31, 2013

*First payment due date 30 days from disbursement of proceeds, maximum term 12 months. All loans are subject to current underwriting guidelines. *APR = Annual Percentage Rate. An example for repayment would be 12 payments of \$217.46 at an APR of 7.99% for \$2,500.00 borrowed. Promotion rates range from 4.99%-10.99%. Additional terms and conditions may apply.*



**Open the windows
of opportunity!**

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.

Holidays 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 Eve
December 24, 2013
(Close at 1:00 pm)

Christmas
December 25, 2013

UPDATE MEMBER INFORMATION

For security and operational purposes please make sure WVFCU has your current address, phone, mobile number, and e-mail contact information.

**REMINDER:
SAFE DEPOSIT BOX USERS**

Beginning in September 2013, and each year there after, your primary checking account will be debited for the annual rental fee automatically on the last business day of September. If you do not have a checking account, the fee will be debited from your primary share account. The payment will be identified on your statement mailing reminding you of the annual rental fee, renewal process and date the annual rental fee will be charged to your account.

**WE WANT TO
EARN YOUR
BUSINESS**

IMPORTANT ANNOUNCEMENT!

Fraud Monitoring Service - WVFCU Visa Debit and ATM Card Members

Protecting your accounts against fraud is one of WVFCU's highest priorities. As a benefit to our Debit and ATM card members, we are introducing a real-time Fraud Monitoring Service... at NO charge to you!

We may be calling you.

To protect your account, we monitor your ATM and debit card transactions for potentially fraudulent activity which may include a sudden change in locale (such as when a U.S.-issued card is used unexpectedly overseas), a sudden string of costly purchases, or any pattern associated with new fraud trends around the world.

If we suspect fraudulent ATM or debit card use, *we'll be calling you* to validate the legitimacy of your transactions. Your participation in responding to our call is critical to prevent potential risk and avoid restrictions we may place on the use of your card.

- Our automated call will ask you to verify recent transaction activity on your card
- You'll be able to respond via your touchtone keypad
- You'll also be provided a toll-free number to call should you have additional questions

Our goal, quite simply, is to minimize your exposure to risk and the impact of any fraud. To ensure we can continue to reach you whenever potential fraud is detected, please keep us informed of your correct phone number and address at all times.

Protect yourself

In the meantime, please be diligent in monitoring transaction activity on your account and contact us immediately if you identify any fraudulent transactions. Here are some additional tips on protecting yourself from debit card fraud.

1. Unless absolutely required for a legitimate business purpose, avoid giving out your:
 - Address and ZIP code
 - Phone number
 - Date of birth
 - Social Security number
 - Card or account number
 - Card expiration date
 - *Your PIN is private; never give it out.*
2. In stores and at ATMs, always cover your card and PIN, and watch for:
 - Cell phone cameras, mirrors, or other tools used to view cards and PINs
 - People watching your transactions
 - Cashiers taking your card out of sight; take it to the register yourself
 - Any unusual activity at ATMs; if you feel uncomfortable, go to another ATM
3. Online, you should never respond to unsolicited emails that:
 - Ask you to verify your card or account number; such emails are not sent by legitimate businesses
 - Link to websites; such sites can look legitimate but may collect data or put spyware on your computer

As always, please feel free to call us at 304-744-7604 if you have any questions.

2014 West Virginia Federal Credit Union Board of Directors Election

WVFCU will be conducting our 2014 Board of Director Election to fill three, three-year Board of Director positions. If you are interested in being a candidate for the WVFCU Board of Directors please submit a brief description, 200 words or less, of your board of director qualifications no later than August 31, 2013 to WVFCU:

**Attention: Betty Crawford, Director of Human Resources,
318 Fifth 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 Duties:

- 1.) Attend 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.) Must meet the financial literacy requirements of the NCUA.
- 5.) Commit to serve a three-year term.

Details regarding voting will be presented in the December 2013 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.

NOTIFY US BEFORE YOU TRAVEL

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 transaction.

Visa ATM/Check Card Users 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) 744-7604, or (800) 348-7604 so that we may unlock your card. We apologize for any inconvenience this may cause.

\$STATISTICS

Loans –	\$ 80,601,799
Deposits –	\$153,629,165
Assets –	\$170,374,409
Capital Ratio –	9.36%
Members –	11,843

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
PAT: 304-746-0255