



West Virginia  
Federal Credit Union



NCUA

# Community Connection

Winter 2014

www.wvfcu.org

## Unlock the Possibilities...



### 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**

\* 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.

### WVFCU would like to introduce to you our QR code which you may see in the future on some of our marketing ads.



Seen those funky little QR (quick response) bar codes floating around and wondering how to scan them on your iPhone or iPad? QR codes are used to store useful information like web URLs, contact cards, e-mail addresses, etc. . .

Our particular QR code can be scanned by downloading a free QR Reader off the App Store. Once you download the free app just scan our QR code and it takes you directly to our website. *Just another way to reach us.*

## ESTABLISH A Better RELATIONSHIP.... Sit down with WVFCU Your Community Credit Union

For over 48 years, Your Community Credit Union has been committed to serving our members, and our commitment to serve stands just as strong today. Just as our Newsletter will be featuring a "New Look", so will our website, www.wvfcu.org! In the coming months we will have a new and improved website, which is projected to launch in June 2014, providing easier navigation, educational and relevant information in today's changing climate.

*We invite you to Establish a Better Relationship with us in 2014.*

We are committed to helping you meet life's financial challenges. If you bank at more than one financial institution, occasionally it pays to access whether your Financial Institution is meeting all your needs. It is important to ask ourselves *Am I paying too much interest on my credit cards? Should I review refinancing my mortgage? Is it a good time to purchase a new car? Have we thought about how we are going to send our children to college? Are the bank fees we pay really necessary? What is an equity line and how can it benefit us?*

In our ever changing world, circumstances can change in our lives. As responsible individuals we must ask these questions, whether we are adults, parents or grandparents. We live in such a fast paced environment, it is important to take the time to make sure your financial products are meeting your needs. You don't want to second guess your financial well being. We encourage you to contact us today and receive your FREE annual Financial service check-up.

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

There are benefits to being a PREFERRED MEMBER!

COME SEE & FEEL THE ADVANTAGE

## Holidays 2014

### 1st & 2nd Quarter Holidays

New Years Day  
January 1, 2014

Martin Luther King, Jr. Day  
January 20, 2014

Presidents Day  
February 17, 2014

Memorial Day  
May 26, 2014



## You Can with TurboTax®

This year, accomplish something you never thought possible – do your own taxes. With TurboTax®, you can be confident they'll be done right. Plus, WVFCU members can save up to \$15 on TurboTax federal products. Start now and get your guaranteed maximum refund!¹

Go to [www.wvfcu.org](http://www.wvfcu.org)  
and click on the TurboTax link.

### TurboTax Disclaimer:

¹ Maximum (Biggest) Refund Guaranteed or Your Money Back: If you get a larger refund or smaller tax due from another tax preparation method, we'll refund the applicable TurboTax or SnapTax federal and/or state purchase price paid. TurboTax Online Federal Free Edition customers are entitled to payment of \$14.99 and a refund of your state purchase price paid. Claims must be submitted within sixty (60) days of your TurboTax or SnapTax filing date and no later than 6/15/14. Efile, Audit Defense, Ask a Tax Expert, Refund Transfer and technical support fees are excluded. This guarantee cannot be combined with the TurboTax Satisfaction (Easy) Guarantee.

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**Refinance your existing AUTO LOAN from another financial institution and allow West Virginia Federal Credit Union to LOWER YOUR AUTO RATE BY 20%\***



**ACT NOW**  
Offer expires 3-31-2014

\* Offer does not apply to Loans currently financed at WVFCU or cash-out refinances.

CALL OR STOP BY YOUR NEAREST WVFCU LOCATION AND GET YOUR LOAN STARTED TODAY!  
(304)744-7604

All loans are subject to current underwriting guidelines, credit approval and a floor interest rate of 1.99%- 3.49% APR for a maximum term of 38 - 75 months based on credit score and model year. A minimum current Equifax credit score of 620 is required to qualify. Other financing options may be available to non-qualifying applicants at non-promotional rates ranging from as low a 4.49% -9.49% APR. Actual promotional rate is pending proof of current contract rate on loan refinanced. Additional terms and restrictions may apply. Collateral insurance required. APR=Annual Percentage Rate. No other discounts or offers may be applied in combination with promotional rates.

**SAVE TIME AND MONEY**

*Want instant access to your paycheck, Social Security or other recurring payments?*



With Direct Deposit, you can avoid situations such as losing your paycheck, excessive visits to the credit union, and bouncing personal checks, because your money is securely deposited into your account electronically. This method is safe, convenient, reliable, quick, and it gives you immediate access to your money.

To setup Direct Deposit, you will need WVFCU's routing number (251584197) and your WVFCU account number. Once your Direct Deposit is established, relax and let the electronic system work for you.

**GOING GREEN? GO PAPERLESS!**  
*Save time. Save space. Save money... Save A Tree.*



Stop mailbox overcrowding and reduce your risk of Identity Theft by signing up for eStatements. Identity Theft is on the rise and eStatements are one way to prevent your important financial information from getting into the wrong hands. Environmentally-conscious and security-minded people are choosing to receive eStatements in place of traditional paper statements. WVFCU offers this service FREE to our members, but you must first sign up for online banking.

When your statement is ready to view, we will send you an email. Then you simply log on to our secure website to view your statement. You can access your statements anytime -day or night-and storing your account statements electronically means no more paper to file! Signing up for eStatements also offers these other awesome benefits.

- AVAILABILITY**  
We retain your accumulated eStatement for the last 12 months.
- SPEED**  
eStatements are ready days earlier than mailed statements.
- CONVENIENCE**  
You can access statements whenever you're ready from anywhere you have Internet access.
- SECURITY**  
Your statement is protected with state of the art encryption technology.
- SAFE FOR THE ENVIRONMENT**  
Paper is eliminated, making eStatements and environmentally friendly option.
- AFFORDABLE**  
This service is absolutely FREE.
- STAY INFORMED**  
View our special offers and events online 24/7.

Sign up on our website today @ [www.wvfcu.org](http://www.wvfcu.org)

**\$ STATISTICS**

Loans -	\$ 83,043,907
Deposits -	\$146,413,369
Assets -	\$163,401,872
Capital Ratio -	9.78%
Members -	10,657

**IMPORTANT NOTICE CONCERNING THE 2014 BOARD OF DIRECTORS ELECTION**

The WVFCU 2014 Annual Meeting Election for Board of Directors will not necessitate an election by electronic ballot. Two three-year term positions will be filled by Billie Jean Wright (Incumbent) and Chuck Roy (Incumbent). A business meeting will be conducted on Saturday, April 5, 2014 at 2p.m. in the South Charleston Community Center Gymnasium.



**Annual Meeting**

**WHEN**  
Saturday | April 5, 2014 | 2pm

**WHERE**  
South Charleston Community Center

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

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