



YOU'LL SCORE BIG

**AT WVFCU WITH A
NEW OR USED AUTO LOAN**

- Rates as Low as 2.24% APR*
- Flexible Terms Up to 75 Months
- Loan Protection Available
- Auto Insurance Available

APPLY TODAY!
Visit Your Local Branch or
Call 304-744-MYCU (6928)



*APR=Annual percentage Rate. Actual APR's range from 2.24% to 9.99% for new autos & used 2010 and newer used autos. Rates range from 3.24% to 14.24% on 2009 and older used autos. Maximum terms range from 38-75 for new/used autos 2010 & newer; 24-60 months for used autos 2009 & older; and are based on your credit history, score, year of vehicle, model of vehicle and loan-to-value. Example based on 2011 or newer auto 62 payments, with an APR of 3.24, \$20,000 loan amount with a credit score of 700-739, monthly payment would be \$350.81. Rates are accurate as 7/24/15 and are subject to change without notice. All loans are subject to underwriting guidelines and credit approval. Additional terms and conditions may apply.

New Debit Card Activation

It is now easy to activate and re-pin your debit card. To activate and set a PIN call 1-800-567-3451. You must call from a telephone number we have on file. A member can still walk into a branch to activate a card but can no longer activate at an ATM. If you experience any problems call 304-744-MYCU (6928).



Consumer Debit Card Activation Information needed:

- Call to activate from any number on file
- Last 4 of social security number
- CV2 (3 digit value on back of card)
- Date of birth

Business Debit Card Activation Information needed:

- Call to activate from any number on file
- Last 4 of Tax ID
- CV2 (3 digit value on back of card)
- 5 or 9 digit zip code

Holidays 2015

Columbus Day
(Offices Closed)
Monday, October 12, 2015

Veterans Day
(Offices Closed)
Wednesday, November 11, 2015

Thanksgiving Day
(Offices Closed)
Thursday, November 26, 2015

Christmas Eve
(Early Closing 1:00pm)
Thursday, December 24, 2015

Christmas Day
(Offices Closed)
Friday, December 25, 2015

New Year's Eve
(Early Closing 3:00pm)
Thursday, December 31, 2015

New Year's Day
(Offices Closed)
Friday, January 1, 2016

\$STATISTICS

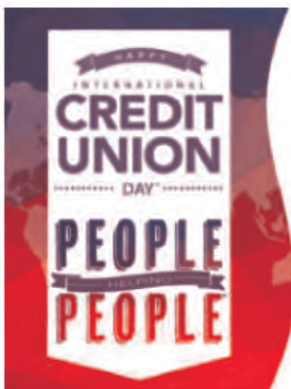
| | |
|-----------------|---------------|
| Loans – | \$ 81,042,124 |
| Deposits – | \$131,905,828 |
| Assets – | \$149,078,507 |
| Capital Ratio – | 11.17% |
| Members – | 9,645 |

International Credit Union Day

People Helping People® October 15, 2015

Doing good is something credit unions take seriously, locally and globally. This cooperative spirit of people helping people has led to life-changing opportunities in the form of small business start-ups, home ownership and education.

On October 15, credit unions around the world will be united behind the message of "People Helping People®" for International Credit Union (ICU) Day Share in this powerful credit union vision and celebrate with more than 200 million people worldwide to establish credit unions as our best financial partner.



West Virginia Federal Credit Union is pleased to announce a new Product called **P2P** and a “**Account Nickname**” feature which are both NOW AVAILABLE on eBranch Online Banking. CHECK THEM OUT TODAY! Just one more way we are putting our members’ needs first with valued added products.

P2P Payment

Send Money Instantly

All you need is an email or a mobile phone number to send and receive money.

- ▶ Transfer money to a family member abroad or in the U.S.
- ▶ Pay a business with a PayPal account
- ▶ Send money instantly

304-744-MYCU (6928) www.wvfcu.org



Move money to almost anyone by simply putting their email address or cell phone number into a mobile APP (coming soon with Mobile 3.0) or in Online Banking. Located in the Transfers section of Online Banking.

- **Secure** - Comfort in an advanced proprietary fraud prevention system
- **Easy** - allows credit union members to transfer money to almost anyone by placing their email address or cell phone number into a mobile APP (coming soon with mobile 3.0) or in their Online Banking
- **Fast** - Instant notification of payment to the user and confirmed funds in recipient’s PayPal account right away
- **Accessible** - Reassurance in a known brand available to millions around the world.

Security Account Nicknames

[scratchpad MemberPreferences_AccountNicknamesHeader] Welcome to Account Nicknames!

| Account Name | # | Current Nickname |
|----------------|---|--|
| Regular Shares | 1 | <input type="text" value="My Shares"/> |
| Share Draft | 2 | <input type="text" value="My Checking"/> |
| Christmas Club | 8 | <input type="text" value="Holiday Savings"/> |

[scratchpad MemberPreferences_AccountNicknamesAboveButton] If you have made changes and like what you see, click on the button below, and we'll save your changes! No need to worry. If you don't like what you see, you can always change it back. We want you to be happy; it's what we do!

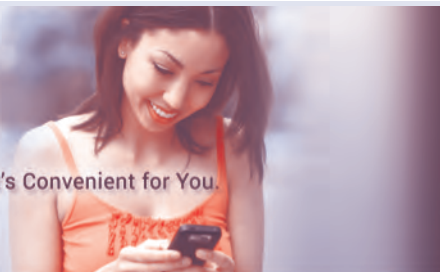
Account Nickname

This new feature allows members to nickname their accounts inside of Internet Banking. This update will allow the users to select each of their accounts (including loans) and give them a nickname which will be saved in the Internet Banking system.

E-Services

Banking Made Easy, When It's Convenient for You.

Learn More www.wvfcu.org



At WVFCU, we also understand how important convenient 24/7 self service can be to supplement the highest level of personal service you expect and deserve.

Our convenient 24/7 self services include. . .

- Account information access via PC, Mobile, Tablet or Personal Account Teller (PAT)
- eAlerts
- eBill Pay
- eTransfers (Person-to-Person, Member-to-Member, Account-to- Account)
- eDeposit - Remote Deposit Capture (coming in 2016)
- eStatements
- Debit Card with Cash Rewards
- Check writing privileges with overdraft protection options
- Surcharge Free ATM network (over 50 locations available in the Charleston/Huntington area)
- Online draws from Personal and Home Equity Line-of-Credit
- Third party Credit Card Program with Cash Rewards
- Online budgeting tools and financial education

Christmas Loan Special

**Now through December 23rd
Rates as low as 4.99% APR*
Full repayment by November 30, 2016**

\$25 application fee. Current underwriting standards including maximum unsecured debt with WVFCU apply, except for two loan limit for unsecured loans with WVFCU. Automatic payment required to receive promo rate, otherwise regular unsecured rates apply. *APR = Annual Percentage Rate. An example of repayment would be 11 month term payments of 236.49 and an APR of 7.99% for \$2,500.00 Borrowed with a credit score of 650. Rates range from 4.99%-10.99%. Certain terms and conditions apply.

Automatic payment required to receive promo rate.... Otherwise no normal unsecured rates apply.



IMPORTANT ANNOUNCEMENT

2016 ANNUAL MEETING

Notice of Annual Meeting Pursuant to Article V, Option A4 of the Bylaws:

The 2016 Annual Meeting of the West Virginia Federal Credit Union (WVFCU) shall be held at 12:00 p.m., April 16, 2016, at the South Charleston Community Center Gymnasium, located on Jefferson Road in South Charleston, WV. Members interested in becoming a candidate, were asked to submit a brief description of their qualifications for consideration, as specified in the newsletter. A list of the eligible candidates together with a brief statement of their qualifications and biographical data are shown to the right.

The candidates for each office receiving the greatest number of votes will be elected to fill such vacancies for offices as they exist at the time of election. Unless vacancies occur before the election, all vacancies will be three-year term positions. Nominations for vacancies of the Board of Directors may also be made by petition signed by at least 500 current WVFCU Members in good standing. Such petitions must be filed with the WVFCU Secretary and must contain the printed name, signature and WVFCU member number of all members supporting the candidate.

There must be filed with each such petition for nomination:

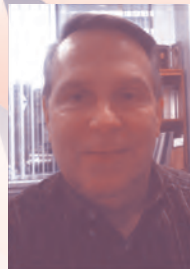
- (a) A signed statement from each nominee by petition that he or she is agreeable to nomination and will serve on the WVFCU Board of Directors if elected to office.
- (b) A brief statement of qualifications and biographical data as to each nominee by petition.

The closing date for receiving nominations by petitions shall be 4:30 p.m., Friday, November 30, 2015. The WVFCU Election will be conducted in accordance with Article V, Option A4 of the bylaws. At present, the West Virginia Federal Credit Union 2016 Annual Meeting Election for Board of Directors will be conducted by electronic ballot if necessary. If a qualified nomination(s) by petition is (are) made by the November 30, 2015 deadline, the West Virginia Federal Credit Union membership will be notified of the voting procedures as disclosed in the WVFCU Winter newsletter.

Submitted by Jim Hansen, Secretary

MEET THE CANDIDATES

ROGER SUMMERFIELD



Roger has served on the WVFCU Board of Directors since May 2009, and in the capacity of President since April 2011. He has three years experience as a former supervisory committee member. Roger is Director of Operations for the West Virginia Investment Management Board, and has been serving in that capacity since 1997. During his career as an accounting and finance professional he has served as the Controller of the WV Board of Investments (1991-1997), and as the Controller of the West Virginia State Treasurer (1989-1991). He has also served as controller for the following companies: Danis Industries, Inc. - MidAtlantic Division (1988-1989), Eastern States Mine Supply, Inc. (1987-1988), and Carbon Industries, Inc. (subsidiary of ITT Corporation) (1978-1987). He received a BSBA in Accounting from West Virginia State University. Roger is a Certified Public Accountant. His professional associations include the American Institute of Certified Public Accountants, and West Virginia Society of Certified Public Accountants. Roger was named the West Virginia Society of CPAs outstanding CPA in Government for 2011.



GREG COX

Greg W. Cox is currently serving as the Vice-President of the Board of Directors for West Virginia Federal Credit Union. He is a lifelong resident of St. Albans, where he still resides. Greg is married to Christy, also a lifelong resident of St. Albans, and they have two children. He is a graduate of St. Albans High School and West Virginia State University. Before earning his degree in Banking and Finance in 1997, Greg graduated from The American Institute of Banking with a General Banking diploma. However, he began working in the banking industry in 1993, where he was employed with then Charleston National Bank (Bank One). He began working as a teller and was soon promoted to the position of Personal Banker, where he worked as a consumer and small business lender. During this time Greg went on to become licensed in securities, obtaining his license for Series 6, 63, and 7. He continued working for Bank One while they underwent their merger with J.P. Morgan Chase, becoming a Senior Investment Advisor with the responsibility of overseeing the investment operations of the Charleston branch through 2006. Greg is also a registered life insurance agent, holding a Fixed and Variable license.

In 2006 Greg established his own business, Heritage Investment Group, Inc. Heritage Investment Group specializes in investment management for retirees, company 401k profit sharing plans, and life insurance planning. Heritage currently manages approximately \$100 million in assets for their clients. Greg has extensive knowledge in analyzing financial statements and the inner workings of a financial institution. Heritage Investment Group, Inc. has two offices, one located in South Charleston and one located in St. Albans.



LOVE MY
CREDIT UNION
REWARDS

LOVE YOUR SAVINGS!

Everyone is looking for ways to save money, and that's just what Love My Credit Union Rewards is all about.

West Virginia Federal Credit Union is excited to offer you exclusive discounts and benefits on products and services you use every day. Credit Union members have already saved over \$1.4 billion with Love My Credit Union Rewards discounts. So along with lower loan rates and fewer fees, here's another way you can save even more.

- ♥ Receive a 10% discount (business members a 15% discount) on select regularly priced Sprint monthly data service. Plus, waived activation fee on new lines and upgrade fees (\$36 savings each)
- ♥ Get safety and security of roadside assistance and more for less than \$1 per week* with CU Road Pal.
- ♥ Save up to \$15 on TurboTax Federal tax products
- ♥ Save on services for your home from ADT, DIRECTV, Allied, and more
- ♥ Earn cash back when you shop at over 1,500 online retailers with Love to Shop

The more offers you take advantage of, the more you save.
Start saving today at LoveMyCreditUnion.org.

*Based on individual roadside assistance plan



**Daylight Savings ends
Sunday, November 1st
@ 2:00 a.m.**



LOAN EXTENSION AGREEMENT

Defer my loan payment(s) for the month of (please pick one)

- December – No payment will be due in December 2015
- January – No payment will be due in January 2016

I wish to pay \$25.00 for each loan deferment by:

- Charge to my share (savings) account
- Charge to my share draft (checking) account # _____

It is mutually agreed that in consideration of the fee of \$25.00 the December or January loan payment(s) on Loan(s) #:

It is mutually agreed that in consideration for the fee of \$25.00 per loan, my monthly loan payment will be deferred and extended to the end of original term of any loan to which an extension(s) is applied. I understand that finance charges will continue to accrue and all other terms and provisions of the original loan agreement are unchanged and remain in full force and effect. I understand the Skip-A-Pay program is subject to approval. Eligible Loans must be current at the time of request and reflect a history of (6) six consecutive payments. Additionally, I understand that this will not stop an ACH originated at another institution for the purpose of making my payments at WVFCU. I am limited to (2) two Skip-A-Pay's during the life of any eligible loan. Personal Service Lines (PSL), Home equity Loans, Home Equity Lines of Credit and Mortgages are excluded from this offer. Other Restrictions Apply.

Borrower Signature

Co-Borrower Signature

(All parties must sign)

Borrower Name (print) _____

Member Account Number _____

Daytime Phone Number _____

Return form to any of our convenient West Virginia Federal Credit Union locations and include **\$25.00 processing fee for each loan deferment**

- 318 5th Avenue, South Charleston, WV
- 2355 MacCorkle Avenue, St. Albans, WV
- 2600 5th Avenue, Huntington, WV
- 207 Main Avenue, Nitro, WV

For CU use only: Approved By _____ Date _____ Verified By _____ Date _____

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

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: 304-744-CU24(2824)