

WVCCU Checklist: First Quarter 2009
www.wvccu.org



WEST VIRGINIA
CENTRAL CREDIT UNION

Celebrating 40 years of service to members. It's MY Anniversary!

atm's
everywhere:

Parkersburg Locations:

- 1306 Murdoch Ave.
- 809 Division Street
- Ohio Valley University
- St. Joseph's Hospital
1824 Murdoch Avenue
- Mountain State BC/BS*
700 Market Street
- Dupont*

Vienna Locations:

- Foodland
23rd & Grand Central

Ellenboro Locations:

- 3 Point Texaco
113 W. Washington St.

STAR Locations:

- One Cantley Drive, Ste 4
Charleston, WV
- 607 3rd Avenue
Huntington, WV
- 3871 Robert C. Byrd Dr.
Beckley, WV

Check our website for more atm's all over the world.

*non-public-access ATM

ways to save and simplify:

- Switch to electronic statements and newsletters – save the postage, save a tree. Call 304/485-4523 to switch today.
- Skip A Payment on your loan! \$30 fee applies. Call to skip your January payment.
- Learn how to manage your credit with our Credit When Credit is Due Class, meeting Tuesdays and Thursdays February 3-26.
- Buying a house? Join our Mortgage Seminar, February 23.
- Getting engaged? Get a Ring Loan during the month of February and we'll supply a bouquet of flowers to accompany your proposal.
- Next, get married! Set up a Matri-money account to make it easy for your loved ones to give you cash gifts.
- Debit cards are now free. Just another way we're saving money for you.
- Need a Valentine Gift? How about a Visa Gift Card? Get them from us.
- Get a brand-spankin' new lawn tractor, just in time for spring. Take a loan for \$5000 or more, and enter the drawing to win in the months of February, March, and April.
- Be sure to check your statement. Rebates were made to members who have credit life and disability insurance on loans.
- If you have a share account, check your statement for your bonus dividend, paid on December 31.



Your savings federally insured to at least \$250,000
and backed by the full faith and credit
of the United States Government

NCUA
National Credit Union Administration,
a U.S. Government Agency

1306 Murdoch Avenue, Parkersburg • 809 Division Street, Parkersburg • 304.485.4523

Need more information on any of these programs? Please check our website at www.wvccu.org,
or feel free to call one of our friendly Member Service Specialists.

memo from Mike:

Times are changing which requires each of us to be flexible and look for ways to improve. As you can see we have made a significant change to our newsletter. Part of our reasoning was to reduce the growing cost of production and postage but we are also looking to go with a cleaner more succinct informational piece for our members. We intend to list the important changes, offers and opportuni-

ties for the following quarter. We will be expanding on all of our newsletter bullet points on our website: www.wvccu.org. We hope that you will appreciate the change, please feel free to share your thoughts with us. Not just on the new newsletter format but on any aspect of your credit union.

On December 31st, we celebrated the retirement of Shirley Deem after 25 years of exceptional service to our

credit union and our members. We are sad to see Shirley go but we are very excited for her and the opportunities that retirement will present her. On behalf of the staff and the board we wish Shirley a healthy and happy retirement!



Michael Tucker,
President and CEO

credit auto dealers:

You can access credit union direct lending, on the spot, when you're ready to buy a vehicle! Ask these dealers for more info:

Parkersburg:

- Astorg Ford, Lincoln, Mercury and Imports
- Family Ford, Lincoln, Mercury
- Larry Simmons Honda, Mazda, Volkswagen
- Matheny Motor Co. (Buick, Pontiac & GMC)
- C&C Dodge Toyota
- Pioneer Chevrolet, Cadillac, Chrysler, Jeep
- Superior Toyota, Hyundai
- Warner Kia

Charleston/Huntington:

- Bert Wolfe Ford, Inc.
- Dutch Miller Chevrolet
- I-77 Ford, Mercury
- Moses Auto Mall
- Moses Cadillac, Buick, Pontiac, GMC Truck, Inc.
- Moses Factory Outlet
- Moses Honda, Volkswagen
- Tate-Porter the Family Automall Chevrolet, Oldsmobile, Pontiac, Buick

Sistersville/New Martinsville:

- Bell Chevrolet, Oldsmobile, Inc.
- Bill Forbes Chevrolet, Chrysler, Jeep, Dodge
- Country Roads Ford
- Glen Dale Chevrolet, Chrysler
- Ohio Valley Ford, Mercury
- Wable Ford, Mercury

Martinsburg:

- Apple Valley Chevrolet, Toyota, Scion
- Kent Parsons Ford, Inc.
- Miller Chrysler, Jeep
- Opequon Motors, Inc.

holiday closing schedule for 2009

- Monday, Feb. 16 - President's Day
- Monday, May 25 - Memorial Day
- Saturday, July 4 - Independence Day
- Monday, Sept. 7 - Labor Day
- Wednesday, Nov. 11 - Veteran's Day
- Thursday, Friday, Nov. 26, 27 - Thanksgiving
- Thursday, Friday, Dec. 24, 25 - Merry Christmas!

more useful things you need to know:

- Happy 40th Birthday to Us! Annual meeting open to all members, Saturday, March 7, 5:30, First Presbyterian Church. Elections will be held for the Board of Directors and Supervisory Committee. Great company, good food, cool prizes. Show up and do your part as a member.
- Be Involved...the nominating committee of WVCCU is seeking qualified individuals to serve on the Board of Directors or Supervisory Committee. If you would like to be considered, please submit your area of interest and a short resume to Nominating Committee, WVCCU, 1306 Murdoch Avenue, Parkersburg WV 26101 no later than February 13. Nominations will not be taken from the floor at the Annual Meeting.
- College Scholarships available this spring, to graduating high school seniors who are members. Call Michelle to get your application packet. It's due back to us by May 1.
- Focus Groups help us plan our programs and services by collecting your feedback. If you have a child between the ages of 8 and 13, bring them and join us for dinner and an hour of your time Tuesday, April 21. We need your opinions, and we'll give you each a gift card for your time!
- Check out weather and school closings at wtap.com. Just download the Weather Watcher, sponsored by WVCCU, and you will get closings and weather alerts right on your desktop!



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA
National Credit Union Administration,
a U.S. Government Agency

1306 Murdoch Avenue, Parkersburg • 809 Division Street, Parkersburg • 304.485.4523

Need more information on any of these programs? Please check our website at www.wvccu.org, or feel free to call one of our friendly Member Service Specialists.