

Third Quarter ✧ 2007



WEST VIRGINIA CENTRAL CREDIT UNION

Wherever You're Going, We're There!

IN THIS *Issue:*

✧ PAGE ONE

Car Sale Recap
Enterprise Car Sale

✧ PAGE TWO

Free Credit Class
Skip a Payment
Computer Loans

✧ PAGE THREE

Email Address Update
Holiday Closings
CU Auto Financing at Dealer
WCCU Travel Club

✧ PAGE FOUR

Back-to-School Items Needed
Funny Money

1306 Murdoch Avenue
Parkersburg, WV 26101
809 Division Street
S. Parkersburg, WV 26102
Phone: 304.485.4523
800.642.1902
Website: www.wccu.coop

CAR SALE A SUCCESS! Credit Union Membership Appreciation Memorial Day Car Sale



Three credit unions and seven car dealers spent Memorial Day weekend at the City Park in Parkersburg. A total of seventy-three vehicles were sold,

and over \$1189,000.00 in loans were given to members. West Virginia Central Credit Union alone sold 35 vehicles and made \$525,000.00 in loans to members.

Special financing rates of under six percent provided extra incentive for purchasing and \$1000 in gas cards were given away to lucky attendees.

This is one more way we offer easy, low-cost ways for our members to get the vehicles they need, at the price you want to pay. Thank you for your participation!



**Borrow Smart.
Buy Smart.®**

Borrow from your credit union.
Buy from Enterprise Car Sales.



SPECIAL MEMBERS
ONLY!
Sale!



3 Days Only!

July 19-21, 2006

Thursday 9:00am-6:00pm

Friday 9:00am-7:00pm

Saturday 9:00am-4:00pm



Worn down by high gas prices? Expensive repair costs taking away from your vacation fund? Need more room? Tired of your current vehicle? At Enterprise, you will get:

- Exclusive 7-day return policy
- Over 120 different makes and models!
- Free 1 year warranty on all vehicles!
- Trade-ins welcome
- All vehicles certified



Your savings federally insured to \$100,000

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



free credit classes

Educational Program "Credit When Credit is Due"

WV Central Credit Union
809 Division Street
Parkersburg, WV

Sept. 4th - Sept. 25th, 2007
(Each Tuesday & Thursday evening)

5:45 p.m. to 8:00 p.m.

West Virginia Central Credit Union and Consumer Credit Counseling Service are hosting a free nationally recognized educational program "Credit When Credit Is Due". Topics to be covered:

- Chapter One: *The Facts of Life*
- Chapter Two: *Living on the Edge*
- Chapter Three: *To Borrow or Not to Borrow*
- Chapter Four: *So You Have Decided To Borrow*
- Chapter Five: *The Terms of the Deal*
- Chapter Six: *Auto Loans and Leases*
- Chapter Seven: *Home Sweet Home*
- Chapter Eight: *Credit Cards and Other Loans*
- Chapter Nine: *You've Got Trouble When*
- Chapter Ten: *When You Fall Behind*
- Chapter Eleven: *Bankruptcy*
- Chapter Twelve: *Building and Rebuilding Your Credit*



Be sure to watch our website for updates. All classes will be taught by the staff of the Consumer Credit Counseling and the West Virginia Central Credit Union. We will be reviewing credit reports of the class participants on an individual basis, and offering suggestions on improving and correcting credit issues that appear on the credit report. Graduation Certificates will be given out to those that complete the class.

To find out more about this exciting program and to register, please call West Virginia Central Credit Union at 304-485-4523 ext. 1112 or Consumer Credit Counseling at 304-485-3141 or 866-481-4752.

RELIEVE THE HEAT: SKIP A PAYMENT



Let us help you get through Vacation months a little more comfortably. Request a deferred payment for one month on your WVCCU loans, and use that cash for other, more pressing needs.

Defer one month's payment(s) on your loan(s), for a fee of just \$30.00

per loan* on any member and current loan in good standing with the credit union, except guaranteed student loans, Visa credit cards, indirect installment loans, overdraft line of credit loans, mortgages and home equities.

Use the money to catch up on bills, pay utilities, or whatever relieves your worries. Payment(s) deferred will not affect your credit report. For example, payments due in August will not be due until the same time in September. Monies sent to the credit union through direct deposit or payroll will be deposited in your checking or savings account at the credit union. Deferred payments can only be done by request and only between July 16, 2007 and August 31, 2007. Call on our loan staff today for complete details at 485-4523 or 800-642-1902.

**This fee will help to cover administrative costs and \$5 will be given to Old Man Rivers Charity.*

Need a New Computer for School? Let us Help!



Technology changes so quickly, and your student needs the very best to maximize his or her potential. Stop in the CU to apply for a computer loan, at 6% APR (annual percentage rate) for up to \$2,000, with up to 24 months to pay.

Let us help your family succeed. Call one of our loan representatives today at 304-485-4523.

ATTENTION COMPUTER USERS:

Has your e-mail address changed?



Over the past few months, Charter members and others have been forced to change email addresses. It takes a lot of time and aggravation to make the change on all the sites you use – but it's essential that you let your credit union know your new address! Take a moment now to log on to www.wvccu.coop and make the change on the opening screen. Or, if you don't use the on-line service, give us a call and update your records. Computers can only make our lives easier if we let people know how to find us in cyberspace.

TAKE NOTE: CREDIT UNION *Holiday Closings:*

We will be closed July 4, 2007, and Labor Day September 3, 2007, to celebrate with our families.



Get Credit Union Auto Financing Right at the

Dealership!

That's right! Now you can have your next auto loan approved within minutes right at the dealership through CUDL.

Visit our website at www.wvccu.coop, or ask us for a list of participating dealerships near you. Credit Union Direct Lending – making it easy for you to bring home your next vehicle.

Participating CUDL Dealers in

- **Astorg Ford, Lincoln, Mercury, Imports of Parkersburg, Inc.**
2028 7th Street, Parkersburg
- **Bell Chevrolet, Oldsmobile, Inc.**
600 Chelsea Street, Sisterville
- **Bill Forbes Chevrolet, Chrysler, Jeep, Dodge, Inc.**
180 N. St. Rt. 2, New Martinsville
- **Glen Dale Chevrolet, Chrysler**
1500 Wheeling Ave., Glen Dale
- **Matheny Motors**
3rd and Ann Streets, Parkersburg
- **Mullen Motors, Inc.**
13th at Liberty, Parkersburg
- **Ohio Valley Ford, Mercury, LLC.**
20 Jefferson Ave., Moundsville
- **Superior Toyota, Hyundai**
3101 East 7th St., Parkersburg
- **Warner Kia, Pontiac, Inc.**
501 7th Street, Parkersburg
- **Wable Ford, Mercury**
820 Chelsea Street, Sisterville
- **More dealers in Charleston and Huntington coming soon!**



WEST VIRGINIA CENTRAL CREDIT UNION

TRAVEL CLUB



November 15-17: New York Rockettes Extravaganza!

Be sure to call us today if you're thinking of joining us on our annual New York City trip to see the world-famous Rockettes and do some holiday shopping

November 15-17. Enjoy three days, two nights at the Marriott Courtyard Midtown East in Manhattan, just in time for the holiday lights, plus a tour of the city! Seats are filling up quickly.

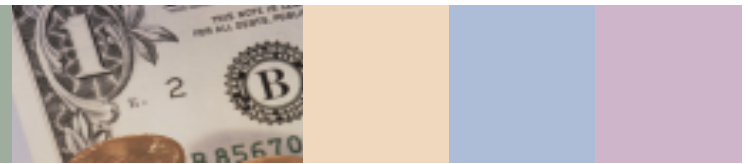
WVCCU Members Prices:

- Double, per person: \$660
- Triple, per person: \$480
- Quad, per person: \$414

Optional Broadway Show: to be announced.

\$100 deposit required; balance due October 1.

Call our Travel Club coordinator, Lisa Collins, at 740/423-4011, or check out the trip at www.lisacollinspr.com.



FUNNY MONEY



Jay Leno has been the king of late-night gas humor lately. Following are a few quips from the Tonight Show...

"Oil has fallen to \$60 a barrel. Experts predict it will continue to fall until exactly one minute after the polls close on November 7th."

"There was a sign at the station near my house that said, 'We take Visa, Mastercard, Discover Card, and American Express.' After I filled up they took my Visa, Master Card, my Discover Card, and my

American Express."

"They said on the news tonight that if gas prices get any higher, we could see something totally unprecedented here in California. People actually walking."

"Gas prices continue to rise. At the gas station near my house they have a slot for your credit card and one right next to it for your 401K."

"I was watching that movie Mad Max, you know that movie where gas is so precious that people are killing each other for a few gallons. It was set in the future -- I believe it was August."

"To counteract all the bad publicity they've been getting, the oil companies plan to introduce full-page ads explaining where your gas dollar goes. Before you explain that, explain where you get gas for a dollar. There's no such thing as a gas dollar. It's your gas five dollar."

"Gas is so expensive SUV now stands for sport utility victim."

OLD MAN RIVERS NEEDS *Back-To-School* SUPPLIES!

WVCCU will be collecting back-to-school items during the month of July, through August 15, to give to Old Man Rivers for their backpack project. Drop off your donation at either WVCCU office, and help a child go back to school with all the items necessary for a great start to the year.



Needed items include:

- backpacks
- pencils and pencil boxes
- red and blue pens
- washable markers
- erasers
- glue sticks and bottles
- crayons
- lined notebook paper
- spiral notebooks
- folders with pockets
- rulers
- other standard items found on school supply lists.

(Stores like Wal Mart and Office Depot post school lists and have great discounts on those items!)



Wherever You're Going, We're There!

1306 Murdoch Avenue, Parkersburg, WV 26101
Phone: 304.485.4523 / 800.642.1902
Audio Teller: 304.422.3050 / 800.982.7849
Fax: 304.424.0718
Email: services@wvccu.org
Website: www.wvccu.coop

Lobby Hours: Monday - Thursday 8:30am-4:30pm
Friday 8:30am-5:30pm
Drive Through: Monday - Friday 7:30am-6:00pm
Saturday 8:00am-12:00pm



Produced by Inkwell Creative Group, LLC • 740.423.7303

PRSR STD
U.S. POSTAGE
PAID
PARKERSBURG, WV 26101
PERMIT # 136