

WVCCU Checklist: First Quarter 2010  
www.wvccu.org



Wherever You're Going, We're There!

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 Dr., 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

Your quick reference point for Credit Union member information!

1,000 reasons to love wvccu!

- Take out a loan of \$5,000 or more, be entered in a drawing for \$1,000 cash! See us for details.
- Join our CU, and be entered in the drawing for \$1,000 cash. And, we'll give you a sweet little box of Holl's Swiss Chocolates, made right here in Vienna. Are you eligible? Ask us today.
- College Scholarships available! Two \$1,000 scholarships will be presented to graduating high school seniors who are members of our CU. Call Michelle to get your application packet. It's due back to us by May 1.
- CU@Your Desk: Join your fellow CU members online, by signing up for on-line account access and e-statements. Save a stamp, save paper, save a tree, and save a lot of time and effort by using our friendly e-teller services. Call today to stop your snail-mail statements, and surf on over to www.wvccu.org. CU@Your Desk! When you sign up, we'll enter your name in a drawing to win great prizes in the month of May. Check back for details!
- Skip a payment on your loan! \$30 fee applies. Call now to skip your January payment.
- Learn how to manage your credit with our Credit Where Credit Is Due class, happening on Tuesdays and Thursdays, February 2 – 23.
- Buying a house? Join our Mortgage Seminar, February 25.
- Debit Cards are now free. Just another way we help you save your money.
- If you have a share account, check your statement for your Bonus Dividend, paid out on December 31. Did your BANK give you money back at the end of the year???



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.

# Milestones to be Celebrated!

Here is an estimated year-end balance sheet for your review.

Loans	\$48,000,000.00	Liabilities	\$125,000.00
Investments	\$23,000,000.00		
Fixed Assets	\$3,074,000.00	Shares	\$68,525,000.00
NCUSIF	\$550,000.00		
Other Assets	<u>\$1,376,000.00</u>	Equity	<u>\$7,350,000.00</u>
Assets	\$76,000,000.00	Assets	\$76,000,000.00

2009 was very challenging considering some of the economic factors that have affected the financial markets. While significant losses in the real estate sector were being absorbed by many financial institutions, WVCCU weathered the storm. In 2009, assets increased approximately 19%, loans were up 6.5% and our capital dollars increased 11%. It appears that 2010 will be just as challenging, but rest assured that officials and management of the credit union are determined to

continue our history of strong financial progress.

As we prepare to start 2010, I think it is important to remember to be thankful for all the wonderful things in our lives. I am thankful for God, my wife and daughters, my parents, my extended family, my friends and the opportunities that I have had in my life. One of my greatest opportunities has been to work at WVCCU. In 2009, I celebrated 15 years of service to the credit union. During that time period, I have been ex-

tremely thankful for an outstanding membership to work with; an excellent board of directors to provide direction and a wonderful staff that excels at their jobs! The success that the credit union has enjoyed can be attributed to all three groups.

On behalf of the Board and staff, We wish all our members a happy and prosperous 2010!



Michael Tucker,  
President and CEO

## cudl 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/Marietta:

- Astorg Ford, Lincoln, Mercury and Imports
- C&C Dodge Toyota
- Larry Simmons, Inc.
- Matheny Motor Truck Company
- Pioneer Chevrolet, Cadillac Inc.
- Superior Toyota, Hyundai
- Warner Kia

### Charleston/Huntington:

- Bert Wolfe Ford, Inc.
- Dutch Miller Chevrolet
- Moses Auto Mall of Huntington
- Moses Cadillac, Buick, Pontiac, GMC Truck, Inc.
- Moses Factory Outlet
- Tate-Porter GM Operating Company, LLC

### Sistersville/

### New Martinsville:

- Country Roads Ford

### Martinsburg:

- Apple Valley Chevrolet, Toyota, Scion
- Miller's Chrysler, Jeep
- Opequon Motors, Inc.

## holiday closings

- Friday, January 1 - New Year's Day
- Monday, February 15 - Presidents' Day
- Monday, May 31 - Memorial Day

## more ways to get involved...

- Check out our new website look. Visit [www.wvccu.org](http://www.wvccu.org). Everything will work just the same, but we hope it's now simpler to navigate, with more features for you. Let us know how you like it.
- The Annual Meeting is open to all members, and will be held Saturday, March 6 at 5:30, at the First Presbyterian Church in Parkersburg. (It's on the hill right behind the Murdoch Avenue Credit Union office.) You have a right to vote on all issues, so join us and do your part. We'll provide a great meal and nice prizes to everyone in attendance. See you there!
- We are now accepting nominations for qualified individuals to serve as volunteers on the board or supervisory committee of the credit union. If you would like to be considered, please submit your area of interest and a short resume to Nominating Committee, 1306 Murdoch Avenue, Parkersburg WV 26101 no later than February 12.
- Funny Videos Wanted! We are holding a contest for submissions of maximum 30-second, funny videos that relate to money and Credit Union services. Test your creativity, and submit them to us for judging no later than April 15. Several top choices will be featured on our website and on our lobby monitors, and the winning entry will receive a brand-new video camera! See complete rules on our Facebook page. Just look for WVCCU at [www.facebook.com](http://www.facebook.com). And make us laugh!



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

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