

MEET THE GILL

*Family!*



Mike and Lisa Gill are active West Virginia Credit Union members. They live in Lubeck, where their two boys, Cameron and Brandon, attend school. Mike works at DuPont, and Lisa is a full-time mom. The boys' sport of choice is swimming, and Mike and Lisa are both visual artists. They attend South Parkersburg Baptist Church, where Lisa works with the children's programs.

Like all busy families, the Gills often can't find enough hours in the day. They use WVCCU

services to simplify their finances, by taking advantage of nearly every program the credit union offers. They have their checking, savings, VISA card, car loan, even their mortgage with our credit union.

About the only service the Gills don't use is the ATM card\*. "We kind of resist technology," Mike says. "We have a cell phone in the car for emergencies, but we don't even turn it on." What do they do when they need cash? "We walk into the credit union!" he laughs. Lisa says everyone knows them by name at either branch office, and they really like the friendly, personal service they receive. So they visit the Credit Union in person, regularly, because they appreciate the experience.

You'll be seeing the Gills in the new WVCCU television



spot over the next couple of months. We're using real people, actual credit union members, to talk about what they like about the credit union. And we'll be asking YOU for more feedback, through Focus Groups. In fact, at a recent Focus Group, the Gills mentioned the need for more education in the area of investing. We took their advice, and we have an Investing 101 class coming up in April. If you're interested in participating in two-hour Focus Groups, please give us a call. We may have

one coming up that fits your schedule. Feel sure your financial needs and concerns will always be addressed at WVCCU. The Gills can attest to that!

## WVCCU HOLDS ANNUAL MEETING, Announces Bonus Paid To Members

WVCCU held its 36th annual meeting at the First Presbyterian Church in Parkersburg on Saturday, March 5. All members were invited to attend, and approximately 165 people were in attendance.

ShhhBang, local girl group from Parkersburg, entertained at the beginning of the meeting, singing the new Credit Union jingle for the group. President and CEO Michael Tucker cited the theme of the jingle as the goal of the credit union, "Wherever You're Going, We're There", as he shared newly-developed programs and positive growth statistics for the year.

According to the President's address, WV Central Credit Union ended the year 2004 with a 4.68% growth in membership, bringing total members to 15,910. He announced assets of \$48 million, indicating 9% growth for the year, with a net income of \$400,000.

Tucker pointed out the fact that credit unions are not for profit, and that members are owners. The point was strongly illustrated in December, when \$42,000 was returned to members in bonus dividends when the credit union ended the year on a positive financial note. He pointed out WV Central Credit

Union's presence with two local offices in Parkersburg, and a relationship with Riverview Credit Union allowing members to transact business in Belpre and Marietta as well. WVCCU now has 1,648 shared branching facilities throughout the country, as well as over 3,000 no-surcharge ATM's in 38 states\*.

At the end of the presentation, door prizes were distributed as votes were tallied for open Board of Directors positions. All children age 12 and under were given new \$5 bills, and adult prizes were drawn, with nearly half those in attendance winning \$25, \$50 or \$100 cash envelopes.

The meeting closed with the announcement of Vicki Thorpe, Gene Stump and Ken Watts being re-elected to the Board of Directors. Then all members were treated to a baked steak dinner in the social hall of the church. Tucker said, "This is one way we show our members that this is their credit union, and we endeavor to make it a part of their daily lives." All employers in the Mid-Ohio Valley that do not currently have credit union membership are encouraged to consider joining WVCCU, and make membership benefits available to their employees.

## NEED A QUICK PERSONAL LOAN?

Call Your Credit Union!

Do you need a personal, unsecured loan that puts the cash into your hands quickly? WVCCU can help! You can get a small, unsecured loan from your credit union with rates as low as 11.25% APR for up to 48 months. Give us a call today to get the money moving, so you can get on with your life. Because wherever you're going, we're there!