

FROM THE PRESIDENT

Wherever You're Going, We're There!

Providing service and access to the members of West Virginia Central Credit Union is the #1 goal of the credit union. Members deserve as many access points as we can develop. To address this goal, West Virginia Central Credit Union continues in relationships with cooperatives to provide member access to ATMs and branch locations across the nation.

West Virginia Central Credit Union works with Alliance One to provide 3,333 ATMs in 38 states. We also work with Credit Union Service Centers to provide 1,652 branch offices in 41 states. These numbers are as of March 11, 2005 and seem to increase almost daily!

In addition to the number of branches mentioned above, members will have access to 3 additional branch locations in West Virginia early in the second quarter of 2005. West Virginia Central Credit Union has negotiated access to 3 branches of STAR

USA FCU. Members will be able to enter the following locations and transact business with West Virginia Central Credit Union:

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

Each of these branches are owned and operated by STAR USA FCU. West Virginia Central Credit Union members will be able to transact business by providing their West Virginia Central Credit Union account number and a picture ID.

Wherever You're Going, We're There! Officials and staff hope that the additional access points will provide even better service to our members. Please let us know what else we might consider doing in order to better meet your needs.

Mike Tucker, President

E-ACCOUNTS NOW AVAILABLE TO MEMBERS

E-Accounts (Electronic Accounts) are now available to members that enjoy using electronic, state of the art services.

Services and benefits that make up the E-Accounts and include:

- Free E-Statements
- Free Bill Payment
- Free Check Imaging
- Free home banking (CU@Home)
- Free Shared Branching (Access to over 1,650 branch locations in 41 states)

- VISA Check Card at a cost of \$1.05 per month (Unlimited use and access to over 3,300 ATMs in 38 states)

To use these services, you must have an E-Account. With your E-Account, you will enjoy cost savings on a personal basis as well as exceptional access to accounts at West Virginia Central Credit Union. The use of E-Accounts will also provide cost savings to the credit union. All members are encouraged to use E-Accounts. Please contact a credit union staff member to set up the account structure or to ask any questions.

WVCCU TO OFFER FREE INVESTING

101 Class

WVCCU offers a free Investing 101 Class on Thursday, April 21 at 7 pm with Chris Hall, of Hall Financial Advisors LLC, Wachovia Securities Financial Network member NASD/SIPC. Mr. Hall will share an overview of investing in a variety of products, including stocks, bonds, mutual funds, annuities, IRA's, and more.

The class comes as a result of a recent focus group held by the Credit Union to determine what its member needs are. "Investing came up repeatedly as an area members really want to be more knowledgeable about," according to WVCCU President Mike Tucker. "It's important for us to meet their

needs and to provide all the keys to a successful financial future, so we contacted Mr. Hall to start a series of classes on this subject."

The class is open to the first 40 people registered, and participants need not be a member of the credit union to participate. Those interested may call 304-865-4442 to register, or visit the credit union website at www.wvccu.coop to sign up online and complete a short survey. Class will be held at the new Division Street branch of WVCCU. Feedback from this first class will determine future classes, to examine different areas of investing and finances in more detail.

COMPLETE THIS SURVEY FOR A CHANCE TO WIN \$50 FROM THE GRAND CENTRAL MALL!

1. What kind of investments do you currently hold?
2. Do you have a balanced portfolio?
3. Do you have an investment plan through your place of employment?
4. If so, what kind, and do you participate?
5. Do you have specific investment goals, like saving for college, a home, retirement?
6. What kind of investments would you like to learn more about?
7. Additional comments:

Name: _____

Address: _____

Phone: _____

(Those who respond will be entered in a drawing to win a \$50 Grand Central Mall gift certificate, courtesy of Hall Financial Advisors, LLC. Information collected will be used to determine subject and content for WVCCU investment classes.)