



A HOME CAN BE A GREAT INVESTMENT

What's better than a home, sweet home? Few things are, and that's why West Virginia Central Credit Union would like to make you aware of an additional member benefit. We offer a wide range of loan products to help you finance a home.

Financially, owning a home can be one of the safest and most lucrative investments you can make. One reason is that, as a homebuyer, you can make a relatively small initial investment and use your credit union to get a loan for the remainder of the purchase price. And when it comes time to sell or refinance, you reap the rewards. Here's an example: you purchase a home using 5% down of your own money, and bor-

row the rest from the credit union. Five years later, you sell the house.

During your ownership, your home has appreciated 25 percent, about 5 percent a year. This is a conservative estimate, as home appreciation has averaged about 8% from 2001 through 2004 according to CUNA Mutual Mortgage.

Whether you're buying your first home, moving up, refinancing your current home, or simply want more information, West Virginia Central Credit Union is there to help you with answers. Contact me for a free home ownership analysis at 304-485-4523, ext: 1104 and ask for Garen Cronin.

DON'T RESPOND! to E-mail Requests For Your Credit Union Info!

If you've received an e-mail message purported to be from "America's Credit Unions" and asking for your credit card number, do not click on the link. It's a fraudulent e-mail attempting to collect account information, commonly known as phishing.

On Friday, March 4, several people from outside the U.S. reported to the Credit Union National Association (CUNA) that they received an e-mail with the "America's Credit Unions" logo and slogan. The message asked them to submit a credit card number. The fraudulent e-mail stated that because of "a new marketing approach" the recipient would be "hearing more of America's Credit Unions instead of

your regular Credit Union". The e-mail indicated the first step in this "new effort" was to "gather all Credit Union members under a single online banking system." The e-mail asked the recipient for a credit card number to register and complete the process to avoid having to do it "at your local bank (huge load of paperwork, long lines at the bank office)," said the e-mail.

The best rule of thumb to remember is that your credit union will never need to call or e-mail you and ask for this type of information. With the increased number of scams that are occurring, your credit union recommends that you always use caution when being asked for information that you believe to be personal in nature.

WHY YOUR IRA SHOULD BE AT WVCCU!

If you don't have an IRA, you owe it to yourself and your financial future to start your account now. Even if you have an IRA somewhere else, there are some compelling reasons for moving your account here. Compared to other financial institutions, credit unions usually charge low fees or no fees at all for maintaining an IRA and carrying out transactions. Our rates are competitive ... your account is insured ... and we pay particular attention to your personal financial needs, because at West Virginia Central Credit Union, you are a member, not just a customer. So if you already have an IRA, you should consider moving it here!

Simply contact one of our IRA Specialists today, and they will help start the process for moving your funds. Starting your IRA, or transferring it to the credit union, could be one of the best financial moves you'll ever make. Sometimes transferring an IRA from another institution to our credit union may trigger service fees at the other institution. Our lower fees often allow you to make up this fee very quickly. We'll look into your options and help you compare fees. If you would like more details or have any questions, call one of our IRA Specialists today at (304) 485-4523 ext: 1116 or 1105.

This article is not intended to provide tax advice. Contact a tax professional.



Wherever You're Going, We're There!

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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

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