



on the Go!

WVCCU Spring 2015
Quarterly Newsletter
Finances at your fingertips

coming this quarter



Second Annual Color Me Fun 5K Run and Walk:

We're joining Results Radio to benefit Children's Miracle Network on Thursday, May 28 at 7pm for a colorful run/walk through downtown Parkersburg. It's open to all ages and skill levels, and includes a t-shirt which will be covered with LOTS OF COLORS by the end of the run! Visit www.facebook.com/wvccu, for more info, or email mhammond@wvccu.org. \$25

advance registration fee before May 1 gets your shirt, and day-of registration will be \$35 with t-shirts extra. We're planning an even BIGGER party this year with live music and lots of extras. See you there!

It's time to start planning to Stuff the Bus:

Start stocking up on school supplies of all kinds, and remind your teacher friends: we'll be sending out request forms to Wood County and Belpre City Schools for teachers to submit a list of needs for their classrooms. We'll Stuff the Bus in July, and give out supplies in August through classroom teachers. Thank you, in advance, for your help.



*Avoid the hassle.
Get pre-approved here first!*

Getting ready to buy a vehicle?

Get pre-approved with us first, and avoid the hassle at the dealer. You normally spend a great deal of time waiting for financing decisions, and discussing your financial situation and how much your car payment might be. That's really none of the car dealer's business. We can take care of all that right here at the credit union before you even shop, and you'll know up front how much you have to work with. We'll save you time and money, we promise.

National Credit Union Youth Month is April 1 - 30:

Wild About Saving is our theme this year, and we'll have some fun with animals! Come see us and give your kids some reasons to start saving at WVCCU. Watch our facebook page to win zoo tickets and cash, and let's get WILD!

Annual Meeting Report:

The Annual Meeting was held Saturday, March 7 at 5:30, at the First Presbyterian Church in Parkersburg. Approximately 180 people attended, heard a very positive report on the year, and enjoyed dinner catered by Chef Yancy. As President Mike Tucker said in his report, "Whether you have \$5 or a million dollars in our credit union, every member is equal and every member has one vote."

Spring Auto Loan Sale

May 4 – May 13

Enjoy rates as
low as 1.60%
Annual Percentage Rate
on pre-approvals.

See page 3 for more details.



1306 Murdoch Ave., Parkersburg ■ 809 Division St., Parkersburg
1701 Grand Central Ave., Vienna ■ 304.485.4523



WEST VIRGINIA
CENTRAL CREDIT UNION

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CU Go!

Welcome to CU Go!

West Virginia Central's online banking is a faster, more convenient way to manage your money. No need to make a trip to the local branch; log in to your accounts through CU Go! 24/7-365, daytime, night time, anytime. Wherever you're going, we're there!

Text & Go!

Allows you to use your mobile device's text messaging function to receive text or e-mail alerts about your account. Alerts can be set up for the following: account balance, when a deposit has been made to your account, if a loan payment is due, if a check has cleared, if your account balance gets too low or if there has been an invalid logon attempt to your account.

Deposit & Go!

With just your mobile device's camera and our mobile banking app, you can safely and securely deposit a check to your checking account without visiting a branch location.

Borrow & Go!

Allows members to complete a loan application online. You can get pre-approved* for a loan before you ever head out the door! Once your application has been submitted, you can check the progress of your application online.

Pay & Go!

A secure and convenient way to stay on top of those important payments. With Pay & Go! You can set up automatic payments for your recurring bills, schedule alerts and reminders, make credit card and loan payments, securely set up person to person (P2P) payments or send gift payments to donate to your favorite charity.

Phone & Go!

Our new telephone banking is a convenient way to manage your accounts from a touch-tone phone. Phone & Go! Provides 24/7 access to your accounts. You'll be able to hear account balances, review transactions, transfer funds, make loan payments, report a lost or stolen Visa® debit cards and more.

*from the president***Data Breaches: The need to protect consumer data!**

At WV Central Credit Union, we believe protecting the privacy and security of our members' accounts is our most important responsibility.

When we discover a data breach at retailers like Target or Home Depot, we take action immediately to protect your accounts and issue new debit cards for members who were affected. And, in many cases, we can't even tell you which merchant caused the breach even though we are working to protect your account from the fraud.

The possibility of having your personal financial data stolen is enough of a burden. You shouldn't have to worry about who is going to clean up the mess and pay the bills for the fraud.

If you are like most people, you probably assume that merchants are responsible since their security failures caused the theft of your data. Unfortunately, that's not how it works.

Credit unions like WVCCU bear the brunt of these costs after a merchant data breach, even though we (and members like you) had nothing to do with it.

To give you one example, the merchants responsible for the largest breaches over the last two years has cost the credit union industry \$90 million to cover the costs from merchant data breaches.

Because we are not-for-profit cooperatives owned by our mem-

bers, you ultimately foot the bill. After you've been victimized by having your financial data stolen, you shouldn't have to pick up the tab to clean up the mess.

Right now, merchants can shift most of the costs of their data breaches to others. So there is no incentive for them to spend the time and money to increase their data security.

That's why WVCCU and other credit unions across the country are working together to improve protections for consumers who are victims of merchant data breaches. We are calling on everyone to step up and protect credit union members like you:

1. By holding merchants accountable for their data breaches.
2. By requiring merchants to reimburse the costs incurred for data breaches.
3. By allowing credit unions to tell their members the name of a merchant causing the data breach.
4. By requiring merchants to implement needed security standards to internal systems.

I hope you'll consider lending your voice to this important effort. Please contact your U.S. Representative and U.S. Senators. Tell them you want them to take action to protect consumers like you. For additional information please visit <http://www.stopthedatabreaches.com/>

holiday closings

Our CU will be closed for the following 2014 holidays:

May 25, Memorial Day
July 4, Independence Day
September 7, Labor Day
Nov. 11, Veterans' Day
Nov. 26 & 27, Thanksgiving
Dec. 24 & 25, Christmas

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Spring Auto Loan Sale

May 4 – May 13

Get pre-approved with us, for the lowest rates of the year.
Then, take your loan to the car dealer of YOUR choice and
pick out your favorite vehicle!

Enjoy rates as low as 1.60%*
Annual Percentage Rate on pre-approvals.

*Call 304.485.4523 for pre-approval,
or drop off a completed app at any WVCCU.*

*Based on 36-month term, subject to creditworthiness. Additional money-saving rates available for different terms. Rates also apply to vehicle loans refinanced from other institutions.



Just one more reason to be happy about spring!

Spring Auto Loan Sale

PRE-APPROVED LOAN APPLICATION

(Complete this app and bring to your credit union by May 1 for pre-approval.)

Member Account Number: _____

If this is your first time submitting a loan application with the Credit Union we may require you to submit additional information.

Credit Union: _____ Amount Requested: _____

Applicant Information

Name: _____

Street Address: _____

City, State, Zip: _____

Home Phone: _____ Work Phone: _____

Social Security #: _____ Cell Phone: _____

Place of Employment: _____

Gross Income: _____

Residence: Own: _____ Monthly Payment: _____

Rent: _____

Co-Applicant Information

Name: _____

Street Address: _____

City, State, Zip: _____

Home Phone: _____ Work Phone: _____

Social Security #: _____ Cell Phone: _____

Place of Employment: _____

Gross Income: _____

Residence: Own: _____ Monthly Payment: _____

Rent: _____

PLEASE READ BEFORE SIGNING: This statement is submitted to obtain credit and I certify that all information herein is true and complete. I also authorize the credit union to conduct further investigation and obtain additional information concerning my credit reputation from all available sources from time to time. I agree that photo copies and/or fax copies of this document are valid and enforceable as the original.

Applicant's Signature

Date

Co-Applicant's Signature

Date

Check with your credit union for complete details.

*Annual Percentage Rate

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