



Color me fun 06.04.16 5K walk & run

www.wvccu.org
9am at Farmer's Market

 **FROGGY 99**

Benefitting: WVU Children's Hospital/Children's Miracle Network

AUTO LOAN SALE!
RATES AS LOW AS 1.60%*
MAY 2-MAY 11

CALL 304.485.4523 FOR A
PRE-APPROVAL OR DROP OFF
A COMPLETED APP AT ANY
WVCCU



#RUNNING2THECARSALE

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

Events this quarter...

Color Me Fun 5K Walk & Run

The Color me Fun 5K Walk & Run will be the most colorful 5k in Parkersburg! We will be hosting our 3rd Annual Color Me Fun Walk & Run to raise money for local children through WV University Children's Hospital on Saturday, June 4th at 9am. Don't miss out on this fun run through downtown Parkersburg! This race is for all ages and skill level, we want everyone to join this party. This year we will have online registration at wvccu.org. Visit www.facebook.com/wvccu or email teammember@wvccu.org for more information. The early registration price of \$26 ends May 31st, any day after will be \$35. The price includes a t-shirt that will be blasted with color several times before crossing the finish line. T-shirts will be given to the first 800 participants. First to those who are pre-registered and then to those who register the day of the race, while quantities last. We will have six color stops and 2 water stops. Let's make the 2016 Color me Fun Walk & Run **BIGGER** and **BETTER** than **EVER** before! Follow our hashtag (#WVCCUColorMeFun5k) to see what's happening. We will see you there!





West Virginia Central Credit Union has teamed up with TurboTax® to get you your maximum refund.¹ Start TurboTax now! It's never been easier, or faster to get your taxes done right. Get your maximum refund, guaranteed!

What is refinancing?

re • fi • nance (v.):

finance (something) again, typically with a new loan at a lower rate of interest.

Bring us your loan paperwork from another financial institution and let us try to save you money!

News on the Go! Spring 2016 Quarterly Newsletter

Stuff the Bus

Our Stuff the Bus event allows us to provide the necessary supplies for local classrooms. We will be sending out request forms to Wood County Schools for teachers to submit a list of the needs for their classroom. We want to be able to meet all the needs, but we need your help. Please start stocking up on all types of school supplies so we can stuff the bus full! We appreciate all the community support for this event, let's make this year another successful year. We will start stuffing the bus in July and the supplies will be distributed in August.

Is it time to buy a new car?

Don't waste your time or money going straight to a car dealer! Come into any of our locations and we will get you pre-approved for an auto loan. Then you can take that pre-approval and pick out your new car. Why should you do this? Getting pre-approved allows for a lower interest rate and creates affordable payments.

Annual Meeting Report

The Annual Meeting was held on Saturday, March 5th at 5:30, at the First Presbyterian Church in Parkersburg. Approximately 150 people attended and heard an impressive report of the year. We were able to spend time with our members and share in a delicious dinner. Thank you everyone for coming out, we are already looking forward to our next annual meeting!



Why do we love our members?



News on the Go!

Spring 2016 Quarterly Newsletter

National Credit Union Youth Month

April 1st-30th bring your children in and help us celebrate financially fit futures for the youth! This year's theme is "Credit Union Strong: Pump Up Your Savings". We promote strong finances and want to help give kids a reason to start saving. WVCCU wants to remind the youth of how Credit Unions can make their members and the community stronger. We will be having a lot of fun giveaways this month, so be sure to stop by our locations in April and ask about our events. This is a great time to bring in your child and set them up a savings account!



Inside West Virginia Central Credit Union...

What can WVCCU do for you?

On our WVCCU website, you can easily apply for a loan online. We want to make all your financial needs simple and easy for you. We offer loans for all your needs; auto, home, student loans, personal loans, and even recreational vehicles! We also offer mobile banking which is the tools you need to manage your finances, Wherever You're Going! You can transfer money, pay bills, make mobile check deposits, and even send us a secure message. If you don't already have our app, visit the iTunes App Store or the Google Play Store to download it today. At WVCCU we are all owners and apart of a credit union family, when you need some assistance we are here to help.

Holiday Closings

**Our CU will be closed for the following
2016 holidays:**

Memorial Day: May 30th
Independence Day: July 4th
Labor Day: September 5th
Veteran's Day: November 11th
Thanksgiving: November 24th & 25th
Christmas: December 24th & 26th

Are Ready to make your dream home a reality?

Buying a home can be stressful but we have an awesome staff to make the process a little easier for you. Now our members can even apply online! Some of the features we offer are low fixed interested rates and terms up to 20 years. We are offering weekly tips on Wednesday for first time home buyers, home owners looking to refinance or renovate, and those interested in buying a new home. Follow the hashtag "#AskMichelle" on the WVCCU Facebook and get inside tips from our Mortgage Loan officer Michelle Fitcher.

Coming Soon...

WVCCU is constantly looking for ways to bring the latest innovative technology to our members. We will soon be offering Apple Pay! Along with Apply Pay, we will be adding the EMV chip to our debit cards.

Make Your Dream Home a Reality



LOCAL FRIENDLY SERVICE

LOW FIXED RATES

NUMEROUS LOAN OPTIONS

 **WEST VIRGINIA
CENTRAL CREDIT UNION**
Wherever You're Going, We're There!



Dream Car. Dream Loan. AskAuto™ App.

Shopping for a car can be a complicated, stressful experience. What if you could find help to make the process easier? Now you can, with our new AskAuto app for your smartphone or tablet.

The AskAuto app is a powerful research and lending tool that can help you shop for your dream car and apply for a great loan through WV Central Credit Union.

The app is easy to use. Let's say you're out shopping for vehicles on Sunday afternoon and see three cars that you like. Simply scan the VINs into your mobile device to get the average retail cost, EPA mileage estimates and make notes about each vehicle. The AskAuto app saves the information so you can compare later.

While you're on the lot, we can even send you messages about available loans – giving you good, trustworthy information right when you need it.

Once you've decided on your car, apply for your loan anytime, anywhere using your smartphone or mobile device. Just scan your driver's license* and let the AskAuto app do most of the work for you. Your loan application will prefill your personal information and the vehicle information you saved earlier.

With the AskAuto app, you'll stay organized, save time and have information to make an informed purchase right at your fingertips.

Want to take the AskAuto app for a spin? Download today at <http://askauto.loannliner.com/market>. Be sure to select WV Central Credit Union on the app's startup screen.

*Driver's license scan not available in all states.



From the President Mike Jucker

On March 5th, members of WV Central Credit Union attended and participated in their 47th Annual Meeting. Members enjoyed a business session which included a Treasurer's report as of December 31, 2015, an opportunity to elect three members to the Board of Directors and finished the evening by enjoying a meal together. The Treasurer's report showed year to date assets of \$146 Million, loans of \$99 Million, net income of \$1.5 Million which brought our capital / asset ratio to a very healthy 9.51%. The following three members were elected to a three term on the Board of Directors – Patty Sumner, Jude Wetzel and Kurt Klettner. We welcome them and thank them for their willingness to serve.

Members were reminded as to what makes a credit union different from a for-profit financial institution. WV Central CU is a not-for-profit financial cooperative where all members are owners of the credit union and members of the Board of Directors are unpaid volunteers. Concentration is given to the financial education of members as well as a strong social purpose of "People Helping People". Examples of the credit union's efforts included a \$30,000 donation to the WVU Children's Hospital, support for 300 Wood County school teachers with back to school supplies as well as a \$10,000 sponsorship of a Habitat for Humanity house (2nd home sponsored by WVCCU).

Members were reminded that when it is time to buy that new or used vehicle or need a mortgage for a home that your credit union is the best and friendly choice. So here are a couple questions for you – when you borrow do you want a great loan rate and deal? Do want to save money? If your answers are yes and I am sure it will be then you will be excited to know that WV Central is working hard to save members when they refinance loans with the credit union from other lenders. So far in 2016, we have calculated a member savings of over \$400,000.00.

Here is an amazing example of how this works. A member found themselves in the immediate need to purchase a truck and RV to address travel to their work. Due to the immediate need, a loan for each was taken out at the dealerships selling the items. The truck loan was made by the dealer at a staggering 25% interest rate and the RV rate was 15%. WV Central was able to refinance the loans at loan rates slightly over 6%. The new loans with the credit union reduced the term of the loans by 55 months and over the life of the loans will save the member \$33,175.00!!

While this amount of savings will not always be possible there is no reason to be charged an interest rate that is not fair or reasonable. If you question whether your interest makes sense or not, please contact your credit union and we will work with you. WVCCU commits to always be on your side!

PRE-APPROVED LOAN APPLICATION

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