



on the Go!

WVCCU Summer 2015
Quarterly Newsletter
Finances at your fingertips

coming this quarter

Credit Class is Back!

Learn how to manage your credit with our Credit Where Credit Is Due class, happening on Tuesdays and Thursdays, Sept. 1 – Sept. 17, 5:45 to 8 pm. Be sure to call us to sign up in advance. There is no charge, dinner is provided at each session, and we will help you learn to understand and improve your credit score.

July Concerts in Parks:

We'll be sponsoring Plan B, playing in BOTH city parks this summer! First, see them in Southwood Park on July 7 at 7 pm. Then, they'll play in Parkersburg City Park on July 23rd at 7 pm. You'll love their groove, as they play classic rock songs you'll recognize. It's a great time to plan a family or business picnic. Bring your lawn chair!

August is Homecoming time all over the Valley!

We want to bring your loans HOME to the credit union. We'll be offering a special auto loan rate during Parkersburg Homecoming week, so watch our website and Facebook page for those rates!

Skip Pay Time:

If you need a month off to catch up on some other bills, you can Skip a Payment in the month of August. That's any loan excluding real estate from 8/1 to 8/31. Just pay a \$30 fee, which will help cover administrative costs and \$5 will be given to Old Man Rivers charity. Call 304/485-4523 today to schedule.

Happening in July: REFINANCE!

If your interest rate is 5% or more, bring in your loan paperwork from another financial institution and we'll do our best to beat your interest rate and save money for you! If we can't - we'll give you \$25 for your trouble. Why not bring ALL your loans to your credit union?

Scholarship recipients:

WVCCU is proud to announce scholarship recipients. \$1500 was awarded to Alex Schreckengost, graduating from Parkersburg South, attending Morris Harvey College and majoring in Actuarial Science. \$1500 went to Alexandra Schaffer, Parkersburg Catholic High School, majoring in Public Relations at Otterbein. \$3500 went to Tashia Powell at WVU-P, majoring in Accounting. All are credit union members, and WVU-P is a Select Employee Group. Congratulations to our student members!

re•fi•nance:

verb

finance

(something)

again, typically
with a new loan
at a lower rate of
interest.

Ask us
how we
can give
you \$25.



Stuff The Bus! July 1 – 31:

Throughout the month of July, WVCCU will have a full-size school bus rotating between our three lots. We will be collecting school supplies for Wood County Eleme-

tary and Middle Schools, as well as Belpre Elementary. Our goal is to fill the buses full of back-to-school items, to benefit kids in need in two counties. We are working directly with teachers to fill needs, so we're collecting the following items: **#2 pencils, Crayola markers, colored pencils, dry-erase markers, glue sticks, child's scissors, two-pocket folders, highlighters, paper (college and wide-ruled), composition books, spiral notebooks, and pencil top erasers.** Just pick up a few extras when you're shopping for your kids, and bring them to any WVCCU. We will add them to our bus, and STUFF it by the end of July.

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



WEST VIRGINIA
CENTRAL CREDIT UNION

www.wvccu.org ■ www.wvccublog.org ■ facebook.com/wvccu ■

Color me fun 5K walk & run



Our second annual Color Me Fun 5K Walk and Run was held in May, to benefit Children's Miracle Network. We had over 600 participants, and we raised \$20,000! Add to that the \$10,000 match from Miracle Match Co-Op, and we'll be donating over \$30,000 to CMN at Children's Hospital in Morgantown!



Congratulations, Julie Wolfe and Stephanie Sams, who directed the run. And thank you to ALL the volunteers who made it possible.



from the president

Why West Virginia Central Credit Union should be your one and only financial institution!

How many businesses do you know that are completely operated for the benefit of its customers? My guess would be that you are having trouble naming many.

I hope that you understand enough about credit unions and especially West Virginia Central Credit Union (WVCCU) that we are part of the very small group that you may have identified.

WVCCU is different from other financial institutions. It is important that we understand certain definitions such as what a credit union is and what makes it so attractive. Many times we fail to fully understand or appreciate the difference. A credit union is a financial cooperative and is defined below in #1. Before we get to that definition, let me share two examples of incorrect definitions of common words – Lobster: (n) someone who throws poorly; and Politician: (n) someone who shakes your hand before an election and shakes your confidence after it.

These two examples are meant to

be humorous. The next two definitions are ones that is important to know and understand. 1) describes how credit unions operate for the benefit of its members and 2) to share a definition that you should know if you have borrowed from other types of lenders.

1. Financial Cooperative - A financial institution (a credit union) that is owned and operated by its members. The goal of a financial cooperative is to act on behalf of a unified group.

WVCCU is a financial cooperative which allows us to create an environment that allows all members access to needed financial services at very favorable conditions. Each member provides support for and receives benefits from their relationship with the credit union. If you, your family and friends are willing to work for the common good of the whole then all members will be successful!

The second definition that I want to share is for "refinance".

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

Don't accept a rate that is not reasonable based on your particular set of circumstances. If you are paying an interest rate to a lender that you do not feel is fair then bring your loan information to your credit union and let us see if we can save you money! Please see the additional information on our current refinance program in this newsletter and our website at: <http://www.wvccu.org/p/212/Refinance.aspx>

What you can expect as a member of WVCCU, we will respect you as a member and as a person. We will do our very best to help you with your financial needs and decisions. We will not put you in a situation that is not in your best interest. These are all reasons to choose WVCCU as your financial institution!

wood co. habitat for humanity



West Virginia Central Credit Union supports Wood County Habitat for Humanity. We helped sponsor and build a house this summer, and it will be dedicated this fall.



Notice our CU house on 33rd Street in Parkersburg, off Grand Central Avenue. If YOU think you might qualify to purchase a Habitat house, visit www.woodcounty-habitat.org for complete application information.



holiday closings

Our CU will be closed for the following 2015 holidays:

July 3, Independence Day
September 7, Labor Day
October 12, Columbus Day
Nov. 26 & 27, Thanksgiving
Dec. 24 & 25, Christmas

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