

Stuff the Bus!

Stuff the Bus! July 1-July 31st

It's time again to Stuff the Bus! We had around **400** teachers from the Wood County and the Belpre school districts respond to us with needs for the upcoming school year. We will be Stuffing the Bus the whole month of July trying to collect all of the needs for these local teachers. We are working directly with the teachers to fill needs, so we're collecting the following items: pencils, markers, crayons, glue sticks, Dry-Erase markers, child scissors, folders, highlighters, paper, notebook, and erasers. If you can help fill these needs please bring them to any WVCCU location so we can Stuff the Bus by the end of July.

This year we have something **NEW** and **EXCITING!** This year we will be awarding 2 schools \$1000 each. A total of **\$2,000** for local schools. For every donation made, the business or individual will nominate any school of their choice! We will randomly draw the two winners at the end of July.

Coming Soon...

Apple Pay: This will allow members to link their WVCCU debit card to their Apple wallet. Members will soon be able to purchase items directly with their smart phone! Android pay will soon follow!

Homecoming: We want to bring your loans **HOME** to the credit union. Keep an eye out for Homecoming week promotions August 15th- 24th.

MAKE MILES OF MEMORIES THIS SUMMER

Buy a used vehicle with us and experience **member service** that'll leave a lasting impression.

WE'LL MAKE YOUR FIRST TWO PAYMENTS UP TO \$500 EACH.¹
Vehicle purchase required. See reverse side for details.

DON'T MISS OUR TWO-DAY SALES EVENT!
July 15 - 16, 2016




Wherever You're Going, We're There!

enterprise car sales
Haggle-free buying. Worry-free ownership.

From the President... Mike Tucker



On a recent credit union blog, we discussed a study conducted by Northwestern Mutual stating that most Americans (85%) are feeling financial anxiety these days. This anxiety is taking a toll on their health, happiness and home life. When asked specifically where people's financial anxiety is coming from - "Unexpected expenses" (55%) received the most mentions. Additional anxiety events identified included saving for retirement (29%), healthcare costs (27%), mortgage/rent expenses (25%), credit card debt (25%), and student loan debt (13%).

Two-thirds of Americans say their anxiety has gone up in the last three years, versus only 14% who say it's gone down. More than a quarter of Americans (28%) worry about their finances every day. As this pressure builds, the toll it takes on peoples' lives is profound and widespread. According to Northwestern Mutual, 67% of Americans say that financial anxiety is negatively impacting their health, while 70% say it is negatively impacting their happiness. Financial anxiety is also impacting home lives (61%), moods (70%), social lives (51%), careers (41%) and the ability of people to pursue dreams/passions/interests (69%).

Question: So what are some potential solutions to issues such as saving for retirement and dealing with debts?
Answer: *Let WV Central Credit Union bring you solutions to these needs.*

Products exist to help you prepare for your retirement and you need to start at a young age to take full advantage of compound interest. Go to www.wvccu.org and visit the library section of the Resource Center for a video explaining compound interest. You will be amazed at the difference starting to save at a young age can make! Also talk with credit union staff to take advantage of opportunities to refinance debt that you have elsewhere and save by reducing that monthly payment and put more money back into your pockets. So far in 2016, we have saved members over \$1.2 Million.

The worst anxiety comes from feeling helpless, so let us help! Our staff at WV Central CU is here to decrease or possibly eliminate financial anxiety. We will help you plan for all future events, retirement, college education, buying new cars, houses, and even plan for unexpected situations. We are here to help!



DID YOU KNOW?

Your credit union's online auto buying resource has tools to help you decide on the vehicle of your dreams

CU iDrive

CU iDrive

Are you looking to buy a new car but don't know where to begin? We have an new exclusive auto shopping experience just for you! The power of car buying is now at your fingertips. Visit our CU iDrive site at wvccu.groovecar.com to shop a dealer close to you. On this site you can compare cars, shop in new locations, build your dream car, and get pre-approved with with 3 simple steps!



Darla Board
Washington State
Accounting



Haley Barber
Fairmont State



Kayleigh Terrell
Marshall University
Biology

COLOR ME FUN WALK & RUN

The 3rd Annual Color Me Fun 5k Walk & Run was a great success! We raised \$13,000 for Children's Miracle Health Network. One hundred percent of every dollar received went to help our local hospital, WVU Children Hospital in Morgantown, WV. The event took place June 4th in downtown Parkersburg at 9 am by the Farmers Market. There were around 500 participants and over 100 volunteers. We would like to thank our sponsors and volunteers for helping make this event a success. If you would like to see pictures of this event or keep an eye out for next years event follow us on Facebook (WVCCU) or Instagram (@WVCCU).



Scholarship winners

We are proud to announce the 2016 West Virginia Central Credit Union Scholarship Winners! These young WVCCU members and leaders in the community have each received \$1,500 to go towards their college education.

Darla Board is a recent graduate of PHS and will be continuing her education at Washington State. Darla spends her time volunteering in the community at locations such as the Humane Society and the Salvation Army. She says "I strive to do and be the best that I can be in everything I do". Darla was described by a teacher as driven and having a positive outlook.

Haley Barber attended Parkersburg South and will now be attending Fairmont State University. Throughout high school she played soccer, tutored, and volunteered at the soup kitchen and relay for life. She is a true leader in the community. With this busy schedule, Haley was also able to maintain excellent grades and work 30 hours a week.

Kayleigh Terrell recently graduated from Parkersburg South and will begin her next adventure at Marshall University. She plans to major in biology. In high school, Kayleigh ran both track and cross country. Her coaches describe her as hard-working and they stated she is determined to succeed. Kayleigh also graduated in the top 5% of her class.

We would like to wish these young ladies the best of luck in their futures. We are excited to see what the future holds for our 2016 Scholarship winners!

Holiday Closings

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