



### coming this quarter

- **The Annual Meeting** is open to all members, and will be held Saturday, March 7 at 5:30, at the First Presbyterian Church in Parkersburg. (It's on the hill right behind the Murdoch Avenue Credit Union office.) You have a right to vote on all issues, so join us and do your part. We'll provide a great meal and nice prizes to everyone in attendance. See you there!
- **We are now accepting nominations** for qualified individuals to serve as volunteers on the board of directors or supervisory committee of the credit union. We need three board members and five supervisory committee members. If you would like to be considered, please submit your area of interest and a short resume to Nominating Committee, 1306 Murdoch Avenue, Parkersburg WV 26101 no later than February 6 to meet our election procedures.
- **Fill Up Your Tank!** Get a \$50 gas card for referring a family member, friend or coworker to obtain a new loan or transfer an existing one to us. They must register your name as the referring member when they apply, then we'll send your gas card when the loan is funded. Everyone wins – low rates for them, free gas for you! Limited to the first 50 loans closed.
- **Lower your mortgage cost!** Drop your mortgage rate by up to 2% by switching it to WVCCU! For a limited time, bring in your mortgage paperwork from another institution and let us offer you a new loan – at up to 2% less than your current rate. Of course all the usual fine print applies – subject to floor rates, credit score, etc. But we REALLY want to help you lower those costs. Come see us.
- **Education:** What is a Financial Advisor, and Why Do I Need One? Join our evening class on February 24th at 6 pm, and hear the one-year financial forecast, as well. Financial advice is not just for wealthy people – it's for anyone who wants to be smarter with money. You just might be surprised at what an FA can do for you. REGISTER NOW! 304/422-3551
- **Credit Where Credit is Due:** Join our class, presented along with Consumer Credit Counseling, and learn about how to understand and improve your credit score. Classes happen Tuesdays and Thursdays, February 3 – 17 at 5:45 pm. Dinner and course materials are provided. Call 304/485-4523 to register. Class space is limited.
- **Skip a payment on your loan:** \$30 fee applies. Call now to skip your January payment. (Those skipping December 2014 payment are not eligible)

### home-buying 101

Open House • April 2, 2015 3-7 pm  
Division Street office

Buying a home can be overwhelming. You need to know how much you can afford, what the home is worth, what your insurance will cost, how much property tax to plan for. Inspections, appraisals, realtor contracts, mortgages, interest rates – it's a confusing list if you've never been through the process. WE CAN HELP! Join us for our Home-Buying 101 Open House. Stop in anytime from 3-7, and talk to the professionals who handle each of these areas.

### we're supporting your future!

10,000 in college scholarships will be presented to graduating high school seniors who are members of our CU this spring. We will award \$3500 each to two students heading to WVU-P and Ohio Valley University, and two scholarships for \$1500 to students going to any higher ed institution. Call Michelle to get your application packet. It's due back to us by April 30.

### holiday closings

Our CU will be closed for the following 2014 holidays:

- Feb. 16, Presidents' Day
- May 25, Memorial Day
- July 4, Independence Day
- September 7, Labor Day
- Nov. 11, Veterans' Day
- Nov. 26 & 27, Thanksgiving
- Dec. 24 & 25, Christmas





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*

2014 has come to a close and West Virginia Central CU enjoyed another very successful year! With your strong support of the credit union, assets have increased 10% and loans 17% since the end of 2013. Please see the chart below which provides a balance sheet estimate for December 31, 2014.

In 2014, we welcomed the members of Blennerhassett FCU into our credit union family. The merger has provided WVCCU with a group of great new members and additional growth opportunities. In May, your credit union converted to and introduced a new data processing system. These changes have provided significant efficiencies for staff and provided many upgrades to our electronic services.

In the last half of 2014, we introduced a marketing approach that highlights all of the electronic services that are available to our members. We have called this endeavor "CU GO – Finances at your fingertips."

CU Go allows members to pay bills electronically, receive texts that update you on the status of your accounts, as well as borrow and make deposits electronically. With

the introduction of these products our members can access and manage your finances without ever leaving home. Visit [www.wvccu.org](http://www.wvccu.org) for additional details on all electronic and mobile options.

For the second calendar year, WVCCU has been working with members to refinance loans that they have at other institutions. Our goal has been to save members significant dollars in the interest that they are paying for their current loans. So far this year, we have tracked how much interest we have saved members that have refinanced their loans into WVCCU. For 2014, the interest saved for members has exceeded \$1,500,000.00.

There are many good lenders but very few that work as hard as West Virginia Central Credit Union to provide the very best financial deal possible. I once again encourage you to come and see the outstanding staff at WVCCU for all your borrowing needs. No one will work any harder to save you money!

In 2015, we plan to add upgraded on-line loan applications as well as the ability to electronically sign your official documents with the credit union. We will also be rolling out a new credit union website that will be quite robust. Please look for these changes and use your credit union for all your financial needs.

On behalf of the board and staff of WVCCU we wish you a happy and prosperous New Year!

Assets		Liabilities	
Cash	\$400,000	Liabilities	\$14,952
Loans	\$90,250,000	Shares	\$120,000,000
Investments	\$36,000,000	Equity	\$12,300,000
NCUSIF	\$1,140,000	Other Comprehensive Income	\$(314,952)
Fixed/Other Assets	\$4,210,000		
	<u>\$132,000,000</u>		<u>\$132,000,000</u>

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



WEST VIRGINIA  
CENTRAL CREDIT UNION