

NO FEES FOR OUR HOMIES.

MORTGAGES WITH NO APPRAISAL FEES.



ASK FOR MORE DETAILS!

LOOKING FOR A NEW HOME?

No Fees! That's right, you read correctly. Starting January 1st, we are offering Mortgage loans with no appraisal fees! Our mortgages have low, fixed interest rates and you can easily apply online. Terms and conditions apply, promotion may end before March 31st, 2017.

WE HAVE NEW TECHNOLOGY!

Send sensitive documents to us via the web! Use our Zix web portal system to compose and receive, view, reply and forward encrypted messages over the internet. These security measures ensure that no one except the intended recipient can read the message. The web portal is:
<https://web1.zixmail.net/s/login?b=vwccu>

HOLIDAY CLOSING

January 2nd: New Year's Day
February 20th: Presidents' Day
May 29th: Memorial Day
July 4th: Independence Day
September 4th: Labor Day
October 9: Columbus Day
November 23rd & 24th: Thanksgiving Day
December 25th: Christmas Day

This quarter...

THE ANNUAL MEETING:

The annual meeting is open to all members and will be held March 4th at 5:30, at the First Presbyterian Church in Parkersburg. The church is directly behind our Murdoch location up the hill. You have the right to vote on all issues. 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 1st to meet our election procedures.

CREDIT WHERE CREDIT IS DUE:

Join our class, presented along with Consumer Credit Counseling to learn about and get tips on how to improve your credit score. Classes will be held February 2nd-16th from 5:45PM- 8:00PM each Tuesday and Thursday at 809 Division Street. Dinner will be provided and class space is limited.

HONORING GENE STUMP

Officials and staff of the WV Central CU honored Kathy Stump, wife of board member Gene Stump. Mr. Stump recently passed away after serving as one of nine charter members and as a volunteer for the credit union for almost 50 years. Mr. Stump not only helped to start the credit union but also served on the Supervisory Committee and the Board of Directors. Gene's knowledge and wisdom will be missed, but his example of service remains to encourage others.



CHRISTMAS HERO RECAP

We reached out to our members and community and asked them to nominate a hero to receive a Christmas dinner from us! The definition of hero was open ended because a hero can be anyone. After receiving the nominations, we were able to choose 12 Christmas Heroes. The heroes each received a Christmas dinner that was delivered by WVCCU staff members. To learn about our 2016 Christmas Heroes please visit our Facebook page at WVCCU.



SHARE THE LOVE

For the second year in a row, we participated in the Love My Credit Union Campaign. We created and entered a video that displayed how we share the love in our community through our events and each and every day. Our video had over 4,000 votes! With your support we won for the most votes in the state of WV and will be able to donate \$1,000.00 to the Humane Society of Parkersburg. Thank you to everyone that voted for us daily!

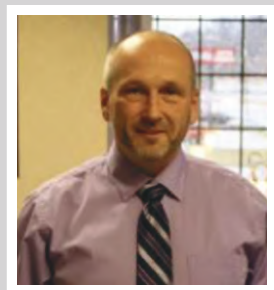
We're paying it forward by
GIVING BACK.

Love My
Credit Union
Campaign



2016 has come to a close and WV Central CU enjoyed yet another very successful year! With your strong support of the credit union, assets increased 6% and loans 9% since the end of 2015. Please see the chart which provides a balance sheet estimate for year-end 2016:

Assets		Liabilities	
Cash	\$ 1,315,000.00	Liabilities	\$ 114,000.00
Loans	\$107,500,000.00	Shares	\$139,439,000.00
Investments	\$ 40,000,000.00	Equity	\$ 15,506,000.00
NCUSIF	\$ 1,344,000.00		
Fixed/Other Assets	\$ 4,900,000.00		
	\$155,059,000.00		\$155,059,000.00



WV Central CU continues to grow and provide what I believe to be superior financial service to our members. I use the term superior for a number of reasons. They include the quality of products that are developed and made available to our members. As well as our determined spirit to provide all offerings to our members at the very best rates possible.

With your support, your credit union has also been able to be very community minded over the last several years. This mission and philosophy will be very evident in 2017 as we begin our volunteer program for officials and staff. We will be looking to accumulate 1,000 hours of volunteer time over the next 12 months. Please keep an eye out for us as we serve the community. You will be able to identify our group by our shirts so look for - The WVCCU MOVEMENT

As you begin 2017, please consider speaking to a staff member to see if we can help you save money. While this can be done in many ways, the most successful over the last 5 years has been refinancing high interest loans into the credit union from other institutions. We have found that we can significantly reduce many members' interest rates and have saved members over \$10 Million by reducing their payments. Have you been a part of this? If not, would you like to be?

Please remember that WVCCU exists because of the support of our members and our sole responsibility is to work for the financial well-being of the members. So when you are deciding where to make your deposits or where to borrow for your next purchase be sure to come to the credit union and put your money to work for you. Don't let a bank's small group of stockholders benefit from all your hard work.

On behalf of the Board of Directors, Supervisory Committee and staff, we wish you a happy and prosperous 2017.

Now Available...

SCHOLARSHIPS AVAILABLE

A new,
secure way to



- WE'RE SUPPORTING YOUR FUTURE!
- \$10,000 in sponsorships are available for credit union members. Two high school seniors will be awarded \$1,500 to a college or university of their choice. Two \$3,500 scholarships will be awarded to two members who are planning to attend OVU or WVU-P. Please call Michelle for more details!
- Deadline is April 30th!