

Your Money Matters

Where Community Matters

Fall 2018

MONESSEN

815 Schoonmaker Avenue
Monessen, PA 15062

Phone: 724-684-8875

Fax: 724-684-4133

Monday-Friday
8:30am to 4:30pm

Drive-thru Lane
Monday-Friday
8:30am to 4:00pm

ROSTRAVER

(Inside Wal-Mart)

100 Sara Way

Belle Vernon, PA 15012

Phone: 724-929-6002

Fax: 724-929-6005

Monday-Friday
10:00am to 7:00pm

Saturday
8:00am to 1:00pm

WWW.VALLEY1ST.ORG



Holiday Closings

Columbus Day
Monday, October 9, 2018

Veterans Day (Observed)
Monday, November 12, 2018

Thanksgiving Day
Thursday, November 22, 2018

Christmas Eve (close at noon)
Monday, December 24, 2018

Christmas Day
Tuesday, December 25, 2018

New Years Eve (close at 3 pm)
Monday, December 31, 2018

New Years Day
Tuesday, January 1, 2019

ATTENTION MEMBERS

Scams and attacks over the phone are on the rise. You are the best defense you have at detecting and stopping them. Never trust Caller ID. Vishing, a type of phone-based phishing, is the latest cyber-type scam that uses phone numbers posing as an organization or has the same area code as your phone number. Attackers are after your money, information, or access to your computer and do this by tricking you into doing what they want. For example, you may get an automated voicemail message that your bank account has been cancelled and that you have to call a number to reactivate it. When you call, you get an automated system that asks you to confirm your identity and asks you all sorts of private questions. This is really not your bank or credit union, they are simply recording all of your information for identity fraud. If you believe a phone call is an attack, simply hang up.

Please note that we will NEVER call you and ask for personal information over the phone. If you have any questions or concerns, or receive any of these phone calls and want to be sure it is not us calling, please do not hesitate to call us directly and verify with one of our Member Service Representatives at 724-684-8875 or 724-929-6002.

Our Auto Rates are SWEET



EXTENDED THROUGH DECEMBER!!
Your first payment up to \$500 is ON US.

All approved vehicle loans will receive a
\$25 Exxon Gas Card!
AND THAT'S NOT ALL

Approved vehicle loans will be entered into
an Advanced Auto Basket drawing. Winner
will be pulled end of December!

*This program is only open to the purchase of new
and used vehicles under the credit union guidelines

*Pre-Approval Required

Make your *Dream* a **REALITY**.
Our Mortgage and Home Equity Rates are **Cool**.



From now through December, take
advantage of our LOW RATES.

Approved loans will be entered in to a
drawing to win a snow blower!
Winner will be pulled end of December!

*This program is only open to the purchase of new
mortgages and home equities. Re-financing not included.

ATTENTION MORTGAGE MEMBERS

EFFECTIVE OCTOBER 1, 2018, ALL MEMBERS THAT HAVE A MORTGAGE WITH US WILL BE REQUIRED TO MAKE FULL MORTGAGE PAYMENTS. A FULL MORTGAGE PAYMENT INCLUDES ESCROW PAYMENT. OUR SYSTEM WILL MAKE THE ESCROW PAYMENT FIRST, THEN THE INTEREST PAYMENT AND THEN THE PRINCIPAL PAYMENT. THIS HAS ALWAYS BEEN THE EXPECTED AND PROPER PROCEDURE, HOWEVER, WE WILL BE STRICTLY ENFORCING IT GOING FORWARD.

ALSO, AS A REMINDER, SHOULD YOU RECEIVE ANY TAX BILLS, YOU MUST BRING THEM TO OUR OFFICE SO THAT THE PAYMENT CAN BE MADE FROM YOUR ESCROW ACCOUNT IN A TIMELY FASHION.

OUR ESCROW PROGRAM HAS BEEN ESTABLISHED TO ENSURE PROPERTY TAXES AND INSURANCE ARE HANDLED SYSTEMATICALLY AND TO THE BENEFIT OF ALL MEMBERS.

"Value, Integrity, Community"

International Credit Union Day

Thursday, October 18, 2018

Why Credit Unions Are Worth Celebrating

In 1924, Roy Bergengren, one of the architects of the credit union movement, reflected on what a credit union can do for people.

“The credit union is, in fact, a bridge,” Bergengren wrote in the inaugural issue of “The Bridge,” the official newsletter of the American credit union movement, which was then in its infancy. “It may be the bridge over which the tenant farmer travels the wide gap that separates him from ownership. It may be the way that opens the great land of opportunity to the wage worker, who finds his savings the ‘open sesame’ to broader possibilities for himself and his family.”

Twenty-four years later, in 1948, credit unions in America, and later around the world, began celebrating the philosophy and achievements of credit unions every year on the third Thursday in October. The theme for International Credit Union Day 2018 is “Find Your Platinum Lining in Credit Unions,” harkens back to Bergengren’s sentiment, and it’s meant to serve as a reminder of how effective credit unions like Valley 1st Community Federal Credit Union are at helping all people chase and achieve their biggest dreams in life.

Unlike other financial institutions, credit unions are not-for-profit, so their primary purpose isn’t to score record profits in order to cut distant shareholders bigger dividends checks. Rather, the primary purpose of credit unions is—and always has been—to be of service to their members. That means you.

This people-first philosophy doesn’t just mean better service, it translates into a better financial deal for consumers. Credit unions, on average, offer higher rates of return on savings accounts, lower rates on loans, and fewer and lower fees than other financial institutions.



So, join us at our Monessen branch on Oct. 18th to celebrate ICU Day. We will be giving away a tasty National Credit Union Day treat with a small gift to show our appreciation for our members!

Do You Have One Of Your Largest Assets Protected?

As homeowners, we take pride in keeping our property in good shape with maintenance and repairs when needed. We keep our homes protected from loss by purchasing homeowners insurance and other things like security alarms, cameras and various outdoor lighting. But, have you considered one type of insurance that is low cost and may protect you from devastating losses? – Mine Subsidence Insurance.

If you haven't – we urge you to consider this type of insurance coverage. As you know, Pennsylvania's land has been mined for years and that presents a considerable risk for most homeowners. Offered only through the Pennsylvania Department of Environmental Protection we ask that you please take a few minutes to investigate Mine Subsidence Insurance coverage by visiting the web site or calling the phone number listed below. Get the peace of mind knowing that your home, that you have taken care of and worked so hard to protect, has this layer of coverage.

Pennsylvania Department of Environmental Protection
Web site: www.pamsi.org
1-888-357-2674

Ambassador of Pennsylvania

Young professionals, age 21 to 30, are eligible to **GET INVOLVED** in the Credit Union Ambassador Contest.

This is a chance to meet new people, learn more about credit unions, start building a career with your credit union, and have a chance to **WIN \$1,000 CASH & EXCLUSIVE PROFESSIONAL DEVELOPMENT OPPORTUNITIES!**

The Credit Union Ambassador Contest continues the legacy of **that has more than 40 years of bringing youth and credit unions together.** Hundreds of young members have participated in the program since 1976, and many are current credit union leaders in Pennsylvania.

The winner of the chapter contest will compete with other finalists from across Pennsylvania during the state finals in May.

During the state finals, contestants will be asked to deliver a speech during a public program, take a written exam to judge credit union knowledge, and participate in interviews with the judges. The state winner represents Pennsylvania credit unions for one year while expanding their education and professional development.

It's fun, exciting, and educational. Participants in the Credit Union Ambassador Contest represent the future of our credit unions.

Everyone is a winner with an EXPERIENCE that you will never forget



If interested in participating in the Youth Ambassador Contest, please contact Marysa at Mgorski@valley1st.org for more information by October 12, 2018.

New(ish) Faces at Valley 1st



Welcome Back Marsha!

Marsha has worked for the Credit Union for about 8 years full time at the branch office. She quit for about 7 years to watch her grandchildren. She loves being with her family and enjoys cooking and camping. She is glad to be back working at the main office and seeing all of our nice customers.

It's the MOST wonderful time of the year!

Christmas Club Accounts will be closed on September 30th. Funds from the Christmas Club accounts will be transferred into member's savings accounts on October 1st.

Interested in opening up a Christmas Club Account? Accounts can be opened between the months of October and February! This year, all members who open a new Christmas Club account will receive a special holiday gift! Stop in to learn more!



Please Remember...

For your own protection, we can not and will not give account balances or information out over the phone. If you need to access your account for any information, our Virtual Branch, Audio Response Teller (724-684-3748) and Mobile App are available at your convenience 24/7.

Thank you!

Products & Services

- Share Savings Accounts
- Share Draft Accounts
- Share Certificates
- Christmas Club
- Mobile Banking
- VISA Gift Cards
- Individual Retirement Accounts
- Direct Deposit
- Payroll Deduction
- Audio Response Teller
- Virtual Branch Online Banking
- VISA Debit Cards
- VISA Credit Cards
- Signature Loans
- Share Secured Loans
- New & Used Vehicle Loans
- New & Used Boat Loans
- New & Used Motorcycle Loans
- Recreational Vehicle Loans
- 1st Mortgages
- Home Equity Loans
- Free Notary Service
- Federally Insured Accounts
- Lifetime Membership
- Online BillPay



The Valley 1st
Routing Number is:
2433-8265-3

Don't forget your valid PA State ID!