

Your Money Matters

Where Community Matters

Spring 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

Good Friday
Friday, March 30, 2018
Close at Noon



Memorial Day
Monday, May 28, 2018

Independence Day
Wednesday, July 4, 2018



ATTENTION!

IMPORTANT CHANGES TO PA UNCLAIMED PROPERTY LAW

Under the previous version of the Pennsylvania Unclaimed Property Law, accounts were presumed abandoned or unclaimed if the owner had not taken specific action regarding his or her account within the previous five (5) years.

The Act changed that time period to **THREE (3) YEARS**. Any accounts that are dormant will be remitted to the State of Pennsylvania on April 15, 2018 as required by law.

If your account has not had any activity, excluding dividends, for a minimum of three (3) years, please stop by or call our main office at:

815 Schoonmaker Avenue, Monessen PA 15062

Phone # 724-684-8875

or our branch office located at:

100 Sara Way, Belle Vernon PA 15012 (inside Wal-Mart)

Phone # 724-929-6002.

Your prompt attention in regards to this matter is appreciated.

Thank you,

Valley 1st Community Federal Credit Union

Attention All Debit And Credit Card Holders!!!

Our fraud department is set in place to protect our members from fraudulent activity on their accounts. Please be aware that the fraud department may CALL or TEXT you at any time of the day.

The fraud department's phone number is 1-800-369-4887.

Again, this is set in place for your protection.



"Value, Integrity, Community"



The Science of Saving

Saving your money isn't always easy, especially when you don't have a lot to spare. After paying all your usual expenses, there may be very little "fun" money at the end of the month. When we do find ourselves with some extra cash, like a tax refund, many of us rush out to buy those shoes or that electronic gadget we've been eyeing for months instead of putting it into our savings. Why do we do that? Why do we spend the money we planned on using for our future? We can blame it on our brains. Behavioral science has shown that humans are hard-wired to act on impulse and that it takes conscious thought to delay gratification. It's also much easier to focus on the present than our future.

To help you save for your future, behavioral science suggests visualizing yourself as you might look when you're older. For instance, if you want to save for retirement, imagine yourself at age 67, living comfortably, maybe travelling the country, or having the time and the means to do something you've always wanted to do. According to a study done in 2014, this technique works. The researchers took photos of 50 college students and digitally altered each person's photo to make them look 70 years old. The participants were instructed to study the photos. Then they were told to imagine receiving \$1,000 and were asked how they'd like to use the money: buy something now for a special person or for extravagant night out, or put that money into a retirement fund. After seeing a photo of themselves at 70 years old, the majority allocated more of the money to their retirement fund than to the other options.

Another way to help you save for your future is by making it a habit. Start with small goals. For instance, commit to putting a certain amount, say \$10, into a savings account every week. If you have direct deposit, you might want to consider setting up an automatic transfer of \$10 into your savings account every time your paycheck is deposited. Over time, you can gradually increase the amount by a dollar or two.

Teach Your Children How to Save

To help your children get into the savings habit, start by having them cut out pictures of something they'd like to have someday and post the images where they'll see them often. Then help them open a savings account at Valley 1st Community FCU.

Between April 1st and April 30th, each new account opened with an initial deposit up to \$500 will receive an immediate dividend of .383%, as we are 83 years old! In addition to the new account promotion, any current minor account owner who purchases a \$500 or more CD during Youth Month will receive .383% MORE interest for the term of the CD!

Valley 1st will also be holding a coloring contest during the month of April in honor of National Credit Union Month. First, Second and Third place prizes will be awarded in two age groups. Be sure to stop in either of the Valley 1st locations to pick up a coloring contest page entry! All entries must be submitted by May 1st, 2018.

** Age group categories: Pre-school & Kindergarten/First through Fifth Grade*

2018 High School Graduate Scholarship Application*

Three Awards: \$1,000 each*



To qualify the applicant must be graduating this year from an area high school. The applicant or a direct relative (mother, father, brother, sister, step parent, grandparent) must be a member of Valley 1st Community Federal Credit Union. **



Applicants are asked to send 1) A copy of their high school transcript, 2) An acceptance letter from the post secondary school they will be attending this year 3) a letter of reference from a teacher and 4) a 250+ word essay on a topic chosen from the list below.

Name: _____

High School: _____

Name of relative who is Valley 1st member: _____

Relationship to applicant: _____

GPA: _____ Post Secondary School Attending: _____

Home phone: _____ E-mail address: _____

Extra Curricular Activities: _____

*Award will be paid direct to college, university, trade school. Winner must enroll within two years of award.

** Applicants may not be direct relative (child, brother, sister, grandchild, step child) of employee, director or committee member of Valley 1st Community F.C.U.

Essay

The essay should be no less than 250 words typed. Topic may be any of the following:

1. How I saved money when I
2. How I negotiated a raise in pay
3. How I use my credit card
4. How I planned and saved _____ dollars last summer
5. How I work while going to school and keep my education first
6. An important financial lesson I learned from my mom or dad
7. An important financial lesson I learned the hard way
8. What it really costs to own a car
9. How I plan to pay for college
10. What I've learned about college loans
11. The importance of using a budget to manage your money

Please send all materials to
Valley 1st Community
Federal Credit Union %
Marysa
by April 27, 2018



Have You Downloaded the Valley 1st Community FCU MOBILE APP???



Get the ultimate freedom and flexibility with the Valley 1st app from Valley 1st Community Federal Credit Union. The app lets you access your bank, bill pay and credit card accounts anytime, anywhere. It's the secure, smart and simple way to pay bills, view transactions and transfer money.

WHAT YOU CAN DO with the app:



Securely make bill payments anywhere. View all your upcoming bills, make payments, add payees and access your payment history.



View transactions anytime. Check on your cash flow and finances in real time.



Make transfers anyplace. Securely move money where you need it, when you need it.



Deposit Checks. Deposit checks securely from anywhere.

WHERE TO DOWNLOAD the app:

Download the Valley 1st Community FCU app on the App StoreSM or Google PlayTM.

** Must have a Virtual Branch account before accessing Mobile App*

83rd Annual Meeting!

Valley 1st will hold its annual meeting and anniversary celebration on April 27, 2018 at Seven Springs Mountain Resort in Champion PA.

Ticket sales will begin on APRIL 9TH at 9AM.

Tickets can ONLY be purchased at the MONESSEN OFFICE.

ONLY 400 TICKETS WILL BE SOLD

SEATING IS ON A FIRST COME, FIRST SERVED BASIS

DUE TO THE LOCATION OF THE MEETING, BUS TRANSPORTATION WILL BE AVAILABLE FOR \$5 PER TICKET.

For overnight accommodations call **814-353-7777** & mention the **Valley 1st Community FCU** room block for special room rate.

Valley 1st Community FCU will close promptly at 2pm on the day of the annual meeting.

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!