

# Your Money Matters

Where Community Matters

Spring 2019

## 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](http://WWW.VALLEY1ST.ORG)



### Holiday Closings

Good Friday  
Friday, April 19, 2019  
Close at Noon

Memorial Day  
Monday, May 27, 2019

Independence Day  
Thursday, July 4, 2019

## 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, 2019 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, Rostraver Township, 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

## SCAM ALERT

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.



"Value, Integrity, Community"







Our month-long youth celebration is focused on the theme of Picture Your Future.

Young people face a bewildering financial landscape in their immediate future—one where technology has made spending as easy as breathing and the cost of higher education continues to skyrocket. That’s why we believe it’s more important than ever to ensure our youth possess strong money management skills.

As a not-for-profit financial cooperative, our core values include member education and social responsibility. We care about the community where we live and work, and the people in it. We look forward to watching the next generation grow and make it even better.

By instilling the habit of saving at a young age, offering positive encouragement, and providing financial education, we can prepare our community’s youngest members for brighter futures by helping them grow into financially capable adults. Credit union strong means having the money skills to embrace an awesome future, and leaving your community better than you found. That’s why we take our mission of helping youth so seriously.

Of course, we realize the biggest influence on anyone’s life is his or her parents. So if you want to start your kids on a path to financial strength, participating in Credit Union Youth Month is a good start. Bring your financial fitness buffs into Valley 1st Community F.C.U. and help them pump up their savings.

Between April 1<sup>st</sup> and April 30<sup>th</sup>, each new account opened with an initial deposit up to \$500 will receive an immediate dividend of .384%, as we are *84 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 .384% 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 1, 2019.

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

# Holiday Food Drive

Valley 1st Community FCU held a holiday canned food drive through the months of November and December to collect food for those in need. With the help of our members and employees, we were able to donate 130 non-perishable items. Valley 1st also donated \$1 per item collected to The Salvation Army. Thank you to everyone who donated and helped organize this food drive!



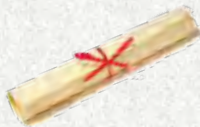
*Pictured is Captain Joel from The Salvation Army in Monessen*



# 2019 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 26, 2019**

## 84<sup>th</sup> Annual Meeting

Valley 1st will hold their 84th Annual Meeting and Banquet at The Summit Inn on April 26th, 2019. Located in The Laurel Highlands, The Summit Inn is one of the last remaining grand porch hotels in America. For special hotel room rates to call 724-438-8594

DJ Bill Lemon will be providing the entertainment and there will be \$2000 in CASH GIVEAWAYS! Do not miss out!  
TICKETS WILL BE GO ON SALE ON MONDAY, APRIL 8th 2019 at 9AM.  
TICKETS WILL ONLY BE SOLD AT THE MONESSEN OFFICE.

Cost is \$25 per member. Bus transportation will be available for \$5 per ticket.  
ONLY 400 TICKETS WILL BE SOLD.





## Monessen Community **Blood Drive**



Thursday, July 25, 2019 • 10:30 a.m. 4:00 p.m.

## **Bloodmobile**

815 Schoonmaker Ave. • Monessen, PA

Visit [www.redcrossblood.org](http://www.redcrossblood.org) to schedule your appointment.  
Use sponsor code *ValleyFirst* or call 1-800-733-2767

[redcrossblood.org](http://redcrossblood.org) | 1-800-RED CROSS | 1-800-733-2767 | Download the Blood Donor App  
© The American National Red Cross | 161501



Donate blood and be entered to win 4 Pirates tickets for Zambelli Fireworks Night on August 3rd!



Congratulations to the winners of our 2018 Summer and Fall Loan Promotions!  
Keep on the lookout for future promotions and chances to win awesome prizes!



Taylor Fagan



Tom Wardle



Jared Walsh

## **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!