

Your Money Matters

Where Community Matters

Winter 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

New Year's Day
Monday, January 1, 2018



Martin Luther King Jr. Day
Monday, January 15, 2018



Presidents Day
Monday, February 19, 2018



Good Friday
Friday, March 30, 2018
Close at Noon



New Limits on Valley 1st Visa Credit Cards

Credit card holders be advised that there is a limit of **\$2000 PER DAY** for purchases made with your credit card. You can call our office if you would need to **TEMPORARILY** increase the daily limit. Also, be advised that any payment made of \$1500 or more will be on hold for 5 business days.

THESE LIMITS ARE FOR YOUR PROTECTION.



Valley 1st Community FCU will hold their 83rd Annual Meeting on April 27, 2018 at **Seven Springs Mountain Resort** in Champion, PA. Details to follow.



New Faces at Valley 1st



Savannah Ryan - Savannah is 18 years old and graduated from Belle Vernon Area High School. She is currently studying at Westmoreland Community College. Savannah

has ambitions of becoming a nurse practitioner. She loves math and work, and she enjoys doing hair and makeup. If she isn't doing any of the above, she is spending time with what matters most, family.



Dawn Bernard - Dawn graduated from CCAC in 1994 with a degree in Infant & Child Care. She has worked in Child Care & many other fields in her lifetime

including banking for several years. In 2013, Dawn moved to the Mon Valley from West Mifflin, and married her husband Brian in November of that same year. Together they have 3 children. Brian David & Aleka are her husband's & Jesse is Dawn's. They now reside in Monongahela.

NEW IRA CERTIFICATE RATES!



1 Year	.90%	3 Year	1.55%
2 Year	1.25%	5 Year	2.00%



Effective 10/25/17 and are subject to change without notification.

"Value, Integrity, Community"

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 %
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 by April 27, 2018

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

Account Verification Notice

Our auditing firm, Cottrill Arbutina, CPAs is assisting our Supervisory Committee in performing an account verification. Please review the accuracy of your account balance(s) on your 12-31-2017 statement. If you agree with your account balance(s) on your statement, no reply is necessary. If you discover a discrepancy, please contact Cottrill Arbutina, CPAs, directly at 724-683-3400 or in writing at 525 Third Street, Beaver, PA 15009.

Please do not send payments, deposits, or other correspondence to Cottrill Arbutina, CPAs.

Thank you for your cooperation and your continued support of Valley 1st Community Federal Credit Union.



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

Don't forget your valid PA State ID!