

Your Money Matters

Where Community Matters

Fall 2013



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

Columbus Day

Monday October 14th

Veterans Day

Monday November 11th

Thanksgiving

Thursday November 28th

Christmas

Wednesday December 25th

New Years

Wednesday January 1st

Look What's New

As a benefit of members' good relationship with Valley 1st Community Federal Credit Union, an Overdraft Privilege is now on checking accounts! This means that should you inadvertently overdraw your account we have the discretion to cover your overdrafts up to \$400.

This new service will help save you, our valued member, the embarrassment and inconvenience of a **check** or **ACH** item being returned---as well as the fee normally charged to you by merchants and utility companies for items returned to them.

Remember, Overdraft Privilege is an additional benefit to "*stay positive*" and it is our pleasure to make this *courtesy* available to you as a means of expressing our appreciation for the confidence you have placed in Valley 1st Community FCU by entrusting us with your financial reputation!



Looking for the Next Generation of Leaders

Valley 1st Community FCU is looking for the next generation of volunteer leaders to be part of their Supervisory Committee. The Supervisory Committee is the internal auditing arm of the credit union. Its members come from all walks of life with varying backgrounds. The members on the committee typically are analytical in nature with business or accounting experience and have the desire to help others. To learn more about the responsibilities of a Supervisory Committee Member go to <http://www.ncua.gov/legal/guidesetc/guidesmanuals/supcomm.pdf>. Please express your desire to become a member of our team by sending your resume or letter of interest to: Supervisory Committee, Valley 1st Community FCU, P.O. Box 417, Monessen, PA 15062

"Value, Integrity, Community"

★ Congratulations! ★



On September 9, 2013, Judy Canova achieved a memorable milestone — 50 years of service with our Credit Union!

Through the years of many changes and challenges, Judy has met them all with utmost professionalism. It is with great pride that the board, committees and staff say —

“Congratulations Judy!”

Don't Let the Holidays Snowball You!



Holidays are here before we know it!

Be ready to shop with a Valley 1st Community FCU Christmas Club

Earns .16% APY

You control the \$ amount

Open one soon-

now through February 2014

2013 Cash in hand October 1st



Need a Last Minute Gift?



Know Someone Who Has Everything?



Have A Hard To Buy For Friend or Family Member?



Problem Solved!

www.valley1st.org

Products & Services

Share Savings Accounts

Share Draft Accounts

Share Certificates

Christmas Club

VISA Gift Cards

Individual Retirement Accounts

Money Market Accounts

Direct Deposit

Payroll Deduction

Audio Response Teller

Virtual Branch 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 Free

Loan Protection Insurance

Federally Insured Accounts

Lifetime Membership

VALLEY 1st
COMMUNITY F.C.U.

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

Don't forget your valid PA State ID!

Come See Us on International Credit Union Day
Thursday, October 17th