

# Your Money Matters

Where Community Matters

Spring 2012



## 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

Friday April 6th  
Good Friday-Close at Noon

Monday May 28th  
Memorial Day

Wednesday July 4th  
Independence Day

## It's 2012 - Do you know where Your mortgage is at?



I am sure that everyone is aware that market rates are at historically low levels and all indications are that they will remain that way for the next couple of years. And, of course, mortgage loan rates are no exception. What you may not be aware of is that Valley 1<sup>st</sup> Community FCU offers mortgage loans for the purchase of a new home, refinancing an existing mortgage, and equity

loans where funds can be used to finance purchases or to consolidate outstanding debts. If you haven't thought about refinancing your current mortgage up to this point, you may be missing a golden opportunity. An opportunity that could save you a significant amount of money each month that could translate into thousands of dollars over the life of a mortgage. Here's a good example. In 1981, when I purchased my first home, the going rate was 12%! Even though rates were declining during the following years, it wasn't until 1987 as I was looking through some personal files, that I came across my mortgage loan documents. Much to my surprise (and dismay) I realized that I was paying way too much in finance charges. Immediately I placed a call to the mortgagor and within a couple of weeks the mortgage loan rate was reduced to 7%. In the end my mortgage payment was approximately the same, but I shaved 9 years off of monthly payments! My example might be a little bit extreme by today's standards, but it does provide some insight into what you can save both on a monthly basis and over the long haul. So, I'll ask again: Do you know where your mortgage is? If you don't have your mortgage loan with us, or you are looking to purchase a new home in the future, I would urge you to check our low mortgage rates and flexible terms. Also, I am sure you will find our fees to refinance your mortgage loan to be much less than other lenders. We have an experienced staff that will guide you in the right direction and provide a process that will make you very comfortable. In addition, all of our mortgages carry up to a maximum \$10,000 loan protection life insurance policy provided at no cost to qualified borrowers. Just as in my own personal experience, we can do the same thing for you. Call or stop in to the credit union for mortgage loan services today and let the savings begin!

*James Ritter, CEO*

## Employee Profile



### Name: Claudine Norelli

Claudine has been with Valley 1st for over 20 years and is currently a loan officer. She lives in Belle Vernon with her family: Husband Joachim, Son Gino, and Daughter Marisa. Claudine enjoys the challenges of her job and the opportunity to help and interact with members.

*"Value. Integrity. Community."*

Invest in  
**America**  
Credit Union Member Rewards

Through Invest In America Valley 1st members are entitled to tons of great rewards! Just by being a credit union member you can save up to thousands of dollars when purchasing a new GM automobile. Sprint customers can also save up to 10% off of their monthly bill by being a member of Valley 1st. If you are looking for a new computer, Invest In America's newest partner is Dell. You can save money on a new home computer or one for college! Members can save money on everyday items by going to [lovemycreditunion.org](http://lovemycreditunion.org). With Invest In America and Valley 1st, you can save money on purchases that you make every day!

## Enterprise Car Sales



Through the end of April We are having a promotion with Enterprise Car Sales. Financing as low as 2.99% on used cars purchased from Enterprise. Also, Enterprise will pay your first months payment (up to \$300).

Don't miss this opportunity to purchase a great car at a great rate. Offer only lasts through the end of April, so get a pre-approval today!

## Great Services at Valley 1st!

Don't just use one of our excellent services, take advantage of all of them. With banks raising fees however they can, we are keeping our accounts fee free. If you aren't already, sign up for your Valley 1st checking account and get your first book of checks and your debit card for free. You can also use our online banking to check your accounts and sign up for e-statements to save paper! And don't forget about all of the financing that we can do to save you money. From new and used cars to mortgages and home equities, to boats and RV's. At Valley 1st we have all of the services of the large banks, without the large fees to go with it. So remember, for *all* of your banking needs come to Valley, 1st!



[www.valley1st.org](http://www.valley1st.org)

## Products & Services

- Share Savings Accounts
- Share Draft Accounts
- Share Certificates
- Christmas Club Accounts
- Individual Retirement Accounts/IRA's
- Money Market Accounts
- Direct Deposit
- Payroll Deduction
- Valley 1st Talk Audio Response System
- Valley 1st Virtual Branch Online Banking
- VISA Debit Cards
- VISA Credit Cards
- Signature Loans
- Share Secured Loans
- New & Used Vehicle Loans
- New & Used Boat & Motorcycle Loans
- Camper Loans
- 1st Mortgages
- Home Equity Loans
- American Express Travelers Checks
- Free Notary Service
- Free Loan Protection Insurance
- Federally Insured Accounts
- Lifetime Membership



THE VALLEY 1ST  
ROUTING NUMBER IS:  
2433-8265-3

Don't forget your valid PA State ID!