

Your Money Matters

Where Community Matters

Spring 2014



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

April 18, 2014, close at Noon

Memorial Day

May 26, 2014

Independence Day

July 4, 2014

Labor Day

September 1, 2014

Have you moved? Gotten married? Have a new phone?

Keep your information up to date. If you have a change of address, phone number, photo I.D., name change etc., please make the necessary changes through the credit union. Keeping your information current ensures that you receive any important notices by mail or telephone. If your information is not current, it could also increase your chances of identity theft and/or general service fees. Please see one of the Member Service Representatives to make any changes.

Select Employee Groups

Is your place of employment involved with Valley 1st Community F.C.U.? Would you like to have Valley 1st offer our products and services to you and your co-workers as an added benefit? Let us know! As a Select Employee Group, the business you own or work for can receive additional benefits for employees at no charge. Our products and services are top of the line.

Contact Marysa Gorski at 724-685-8875 to have her set up an appointment to visit your place of business.



Say Hello to the Sprint Credit Union Member Discount

If you're looking to save with a #1 wireless company, then it might be time to say hello to the Sprint Credit Union Member Discount from Invest in America! As a member of Valley 1st Community F.C.U., you can save with the one that JD Powers & Associates ranks as the "Highest satisfaction with the Purchase Experience."

Ways you can save:

- 10% off*select personal Sprint plans
- 15% off*select business Sprint plans
- Waived activation fee on new activations
- Waived upgrade fee
- Available to new and existing Sprint customers

Valuable discounts like these are just some of the many benefits of credit union membership.

3 Ways to Get Your Discount:

- Call 877.SAVE.4CU (877.728.3428) and let them know you're a credit union member. Ask to be a part of the NACUC_ZZM Corporate ID to save
- Click LoveMyCreditUnion.org/Sprint
- Visit your nearest Sprint store

Start saving today with a #1 wireless company with the Sprint Credit Union Member Discount.

**Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation upgrade. Discount not available on secondary lines for Family and Business Share plans.*

All rights reserved. Sprint, the logo, and other trademarks are the trademarks of Sprint Nextel.

FYI...

For security purposes, we cannot/will not give account information over the phone.
Please use our free Audio Response Teller or Virtual Branch Online Banking.
Thank you!

"Value, Integrity, Community"

Valley 1st Fourth Annual Scholarship

Attention high school seniors! Don't wait ANY longer. There is still time to submit your application for the Valley 1st Scholarship! Don't pass up the opportunity to win one of TWO \$1000 scholarship awards. To be eligible for this award, the applicant must be a member or a direct relative of a member of Valley 1st Community F.C.U. Relatives of employees, board of directors or supervisory committee are not eligible. The applicant must be a graduating senior from an area high school. With the applications, students are asked to send a copy of their high school transcripts, an acceptance letter from the post-secondary school they will be attending, a letter of reference from a teacher and a 250+ word essay chosen from a list that will be furnished for them. Pick up an application in your high school guidance office or visit us at one of our two convenient locations for more information!

DEADLINE: APRIL 18TH 2014



It's never too early to start saving! Catch the \$ave Wave at Valley 1st on April 21, 22 & 24. Each new account opened during YOUTH Week with an initial deposit up to \$500 will receive an immediate dividend of .379%, as we are 79 years old! In addition to the new account promotion, any current minor account owner who purchases a \$500 or more CD during YOUTH Week will receive .379% MORE interest for the term of the CD! Be sure to visit the Valley 1st Monessen location throughout the week for fun YOUTH Week activities! Stop in at either of the Valley 1st locations for a schedule and list of events, or to pick a coloring contest page entry!

Credit Union Student Choice

Applying to college is a very exciting time in any young adult's life. However, the cost of college can be a tough reality to face, oftentimes being one of the biggest reasons why so many high school seniors opt out of continuing on to a higher education.

Founded in 2008 by several of the nations leading credit unions, Student Choice has allowed hundreds of credit unions to offer an innovative, private lending program to students and families in search of fair-value financing options. As not-for-profit financial cooperatives, credit unions often collaborate to expand the products they can offer and create member value. The Student Choice solution is offered through participating credit unions and features zero-origination fees, lower rates, a convenient line-of-credit structure, and more flexible repayment terms than many other lenders.

Visit www.valley1st.org and click the Credit Union Student Choice icon for more information or to apply for a loan today!



(www.studentchoice.org)

Just a reminder!

Our 79th Annual Meeting and Anniversary Celebration will be held Friday, April 25, 2014 at The Willow Room in Rostraver Township.

Valley 1st will close promptly at 3:00 p.m. on this day.

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 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

Loan Protection Insurance

Federally Insured Accounts

Lifetime Membership

Online BillPay



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

Don't forget your valid PA State ID!