

You're Invited! 2022 ANNUAL MEETING

Friday, September 16, 2022, at Noon
(Doors will open at 11:30 am)

St. Spyridon Hellenic Center
207 Grand Boulevard
Monessen, PA 15062

Lunch will begin at noon with a delicious buffet from By George Catering; the business meeting will immediately follow. There will also be cash giveaways!

Tickets are just \$10 per person. You can buy tickets in advance at either office location beginning August 29, 2022. The last day to purchase tickets is September 9, 2022.

We're here for you!

Learn about our growth, goals, and plans for the future. We'll also be available to answer your questions — and you can visit with staff and our Board of Directors.

Join us for this unique opportunity to be part of credit union democracy!

Hope to see you there!

Share The Benefits Of Membership!

We are a not-for-profit, member-owned, financial institution that serves anyone who lives, works or worships in Fayette, Washington, or Westmoreland Counties.

Follow Us On Facebook!

Be the first to get the latest updates and get to know us better.

Branch Locations

Monessen Branch
815 Schoonmaker Avenue
Monessen, PA 15062
Phone: 724-684-8875
Fax: 724-684-4133

Hours:
Monday – Friday
8:30 am – 4:30 pm

Rostraver Branch (Inside Wal-Mart)
100 Sara Way, Rostraver, PA 15012
Phone: 724-929-6002
Fax: 724-929-6005

Hours:
Monday – Friday
10:00 am – 6:00 pm
Saturday
9:00 am – 1:00 pm



Holiday Closings

Labor Day

Monday, September 5, 2022

Columbus Day

Monday, October 10, 2022

Veteran's Day

Friday, November 11, 2022

Thanksgiving Day

Thursday, November 24, 2022

Christmas Day

Monday, December 26, 2022
(observed)

New Year's Day

Monday, January 2, 2023
(observed)

Update Your Information

Have you moved recently? Or have you changed your phone number or email address? For the safety and security of your account information, it is imperative that you notify the credit union of these changes. It is important to have all updated contact information on file. Please verify your address, phone number and email with us.

PSRRT STD
U.S. POSTAGE
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BOYERTOWN, PA
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815 Schoonmaker Avenue
Monessen, PA 15062

In This Issue:

- New & Expanded Community Charter!
- Holiday Visa Credit Card
- Credit Union Day Is Coming
- Top Five Home Improvement Projects
- Annual Meeting Announcement
- Holiday Closings
- Plus Much More!

Your Money Matters

Fall 2022

The Newsletter for Members of Valley 1st Community Federal Credit Union

OUR CREDIT UNION FAMILY IS GROWING!

Do you know someone who needs our services?

We have a new and expanded field of membership – residents of Westmoreland, Fayette, and Washington counties in Pennsylvania are now eligible to join! We're excited to extend our services and the credit union philosophy to more people.

Anyone who lives, works, or worships in these counties is welcome to be part of our financial family:

- Westmoreland
- Fayette
- Washington

Share the news with a friend, neighbor, or co-worker.

We can't wait to see our family grow!



Just In Time For The Holidays

Save on every purchase with our Visa Credit Card.

Purchases & Balance Transfers as low as 8.99% APR*

Savings and flexibility are key.

Most credit card APRs are expensive, and what's in your wallet probably can't compare to the affordability of a Valley 1st Credit Card. And because our APR is so low, you'll feel comfortable and confident taking care of all your holiday expenses. Shop, travel, and decorate — you'll save on every purchase!

- Rates are as low as 8.99% APR*.
- Save with no annual or balance transfer fees.
- Enjoy versatile limits up to \$15,000.
- Earn valuable reward points.
- Shop confidently with Visa's Zero Liability Purchase Protection.
- Access merchants around town, online, and worldwide!



Apply today!

Visit www.valley1st.org or call 724-684-8875.

*APR = Annual Percentage Rate. Rates effective as of August 25, 2022, and subject to change without prior notice. Your rate may vary based on your credit score.

Christmas Clubs

Watch for the transfer to your Share Account on October 1, 2022.

A Christmas Club is the perfect way to save for annual holiday expenses. Deposit any amount you like, and when you automate your deposits, you'll benefit from a consistent, seamless way to save.

Celebrate International Credit Union Day

Thursday, October 20, 2022

International Credit Union (ICU) Day® celebrates the spirit of the global credit union movement. The day reflects upon the movement's history, its achievements, the dedicated work of staff and volunteers, and unique member experiences. Following a strong tradition, International Union Day has been celebrated on the third Thursday of October since 1948.

EMPOWER
YOUR FINANCIAL FUTURE
WITH A CREDIT UNION™

The ultimate goal is to raise awareness about the work credit unions, and other financial cooperatives do around the world — while allowing members to get more engaged. The day of festivities for credit unions will vary, but the sentiment is the same!

On October 20, 2022, our global credit union family will join together to celebrate the 74th anniversary of ICU Day® with the theme Empower Your Financial Future With A Credit Union.

Celebrate with us! We'll have treats and giveaways. We can't wait to see you!

Considering A Home Project?

Home improvements are as unique as you are — but some projects recoup more of their cost faster. Consider these rankings from Realtor.com based on 2021 national data.

Cost vs. Value: Top U.S. Remodeling Projects

PROJECT	JOB COST	RESALE VALUE	COST RECOUPED
1. Garage Door Replacement	\$3,907	\$3,663	93.8%
2. Manufactured Stone Veneer	\$10,386	\$9,571	92.1%
3. Minor Kitchen Remodel Midrange	\$26,214	\$18,927	72.2%
4. Siding Replacement Fiber-Cement	\$19,626	\$13,618	69.4%
5. Window Replacement Vinyl	\$19,385	\$13,297	68.6%

We can help add value to your home!

If you have questions, contact us. We can discuss your financing options and explore the best route to complete your projects. Please call 724-684-8875 to learn more.

Source: Realtor.com (<https://www.remodeling.hw.net/cost-vs-value/2021/>)



Choose Your Project...Secure Your Financing!

Home Equity Financing is a versatile, affordable option for all your home projects. You can tap into a larger borrowing amount (up to \$150,000) at one of our best rates. Save every month with a low APR, and take up to 15 years to repay.

Home Equity Loans

- Save with rates as low as 5.00% APR* and extremely low fees.
- Borrow up to \$150,000 (up to 85% loan to value).
- Choose from flexible terms with up to 15 years to repay.

When you use your equity as a source of financing, you're rewarded with an excellent low rate. This keeps payments low. You may also qualify for a tax deduction if you use your equity for home improvements. Please see your tax advisor for details.

What's on your list?

Is the exterior? Perhaps you need a new roof, windows, or siding. Maybe your focus is on the interior, update your kitchen or a bathroom, or add a bedroom for a growing family.

We can get you approved asap.

Apply online at www.valley1st.org or call 724-684-8875. We'll work to get your financing handled quickly with your highest borrowing amount available.

*APR = Annual Percentage Rate. Rates effective as of August 25, 2022, and subject to change without prior notice. Your rate may vary based on the Loan to Value (LTV) and your credit score.

Meet Our 2022 Scholarship Winners!



Alina Bianchi



Gabby Celaschi



Delaney Johnson

This year, we awarded \$1,200 to these three deserving students, with the funds applied to their fall tuition. Our scholarship committee chose each winner anonymously, following application criteria such as GPA, extracurricular activities, and a written essay based on a financial topic.

Good Luck, Scholars!

Fight Debit Card Fraud

Keeping your data safe and secure is our number one priority. Working together, we can protect your accounts and prevent unwanted losses.

Debit transactions approved with a PIN can be more susceptible to fraudsters. Your best defense is to take care with your card, sign for your transaction when possible, and act quickly if your account has been compromised.

Missing card? Report lost or stolen debit cards ASAP by calling 800-991-4965.

You won't be out of any money if you report your card as missing before unauthorized charges are made.

Fraudulent transaction?

Contact us if you suspect your card number has been stolen or a fraudulent transaction. After you make a claim, we'll work quickly to recover any stolen funds.

If we suspect fraud on your account:

Our enhanced security processes monitor your accounts for fraud 24/7. We may call and ask if the charges are legitimate if we see unusual activity. Or we could freeze your account while we investigate the transaction in question.

Online Banking can assist.

We encourage you to monitor daily transactions in Online Banking and enroll in Debit Card Alerts. These tools can help you stay in touch with your money and spot unfamiliar transactions. Also, take care when using your card: shop only at trusted online sites; avoid storing card information online, and be careful at gas pumps and ATMs.

We're here for you.

If money is falsely taken from your account, resulting in a loss of funds or a negative balance, ask for help.

Source: <https://www.nerdwallet.com/article/banking/debit-card-fraud-act-fast-to-protect-your-money#:~:text=If%20your%20physical%20card%20isn,statement%20being%20sent%20to%20you>

