

It's Annual Meeting Time!

Join us on Friday, September 15, 2023, at noon.
Doors will open at 11:30 am.



St. Spyridon Hellenic Center
1207 Grand Boulevard
Monessen, PA 15062

Enjoy a delicious buffet from By George Catering. There will also be cash giveaways! Lunch will be at noon, with the business meeting to follow. Tickets are just \$10 per person. You can buy tickets in advance at either office location beginning August 28, 2023.

Join us to learn more about Valley 1st. You'll have the chance to review our progress, see current growth trends, and learn about our goals for the future. We're a democracy in action. Please join us.

Tickets are available to purchase at any office

Christmas Clubs

Funds will be available on September 30, 2023.

Please call the office if you prefer a check.

Discover the ideal way to set aside funds for holiday costs with a Christmas Club Account. Whether you choose to deposit a modest or substantial sum, automated deposits ensure a steady and painless savings approach. Open your Christmas Club Account today!

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 4, 2023

Columbus Day
Monday, October 9, 2023

Thanksgiving
Thursday, November 23, 2023

Christmas Day
Monday, December 25, 2023

New Year's Day
Monday, January 1, 2024

LIKEUS

Follow Us On Facebook!

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

Update Your Information

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.

PSRT STD
U.S. POSTAGE PAID
MAILED FROM
ZIP CODE 15012
PERMIT NO. 10003



815 Schoonmaker Avenue
Monessen, PA 15062

In This Issue:

- Cashback Auto Loans!
- eZCard Benefits
- Have Checks To Deposit?
- Buyer Beware
- It's Annual Meeting Time
- Holiday Closings
- Plus Much More!

Your Money Matters

Fall 2023

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

Get up to \$500 Cashback!*

CASHBACK AUTO LOANS

Buy new, used, or refinance – with up to \$500 Cashback!*

1% Cashback offer is available through August 31, 2023.

See Details Inside



CASHBACK AUTO LOANS!

Buy new, used, or refinance — and receive up to \$500 cashback.*

We love saving you money every day. But with our Cashback Auto Loans, we've ramped up your credit union perks. For a limited time, we'll pay you 1% cash back for your new or refinanced auto loan, up to \$500!

Use the funds to pay a few bills, prepare your home for fall, or do something fun. The cash is yours when you get an auto loan with Valley 1st!

Awesome perks:

- 1% cashback up to \$500* on new, used, and refinanced auto loans.
- Convenient terms of up to 84 months.
- Easy online application.
- Low-cost GAP insurance.

At Valley 1st, you always come first.

Apply at www.valley1st.org or call 724-684-8875. You'll love the car — and the cash!

This offer is available through August 31, 2023.

*APR=Annual Percentage Rate and is subject to change without notice. The 1% cashback promotion is good on loans with balances of \$7,500 or greater, up to \$500, and will be deposited into your savings account. Current Valley 1st Community FCU loans financed through the dealer are not eligible for this offer. Offer good through August 31, 2023, and subject to change at any time without notice. Subject to credit approval. Other restrictions may apply.



More Advantages With Visa eZCard!

Discover the benefits: simplified payments, secure balances, and fraud prevention.

Experience convenience and security when managing your Visa Credit Card payments with eZCard. If you haven't enrolled your card yet, click on the eZCard icon at the center of our homepage.

eZCard streamlines your payments with many additional features:

- Instantly access your current balance.
- Review statements, including recent and past transactions.
- Verify due dates, check your last payment, and view minimum payment requirements.
- See your 'Available to Purchase' amount alongside your credit line.
- Access ScoreCard Rewards.
- Dispute any unfamiliar transactions.
- Stay up-to-date with real-time insights regarding your Visa Card.

Members love their eZCard benefits!

With 24/7 access, you can transform your card management experience. Visit www.valley1st.org or get started.



Have Checks To Deposit?

Try Remote Deposit Capture!

It's an excellent benefit that allows you to easily deposit checks, anytime and anywhere, using the camera on your iPhone or Android and our Mobile Banking app. The funds are deposited safely, securely, and quickly into your selected account.

It's easy to make check deposits:

- Download our Mobile App.
- To make your deposit, endorse the back of the check. Include your account number and check the box for Mobile Deposit — or write "For Mobile Deposit Only" on the back of the check.
- Swipe to send, and your check is on its way!
- Check deposits you make remotely are processed on normal business days, excluding holidays, until 2:45 p.m. Deposits we receive after 2:45 p.m. will be posted the following business day.

Remote deposit capture is simple to use and can eliminate unnecessary trips to our office or an ATM. Give it a try! It's secure, convenient, and fast.



Short On Time? Open Your Accounts Online!

Our enhanced technology now offers more benefits and time savings. As part of our recent Online Banking upgrade, you can open an account online!

It's easy and takes just a few moments:

- Visit our website at www.valley1st.org.
- Current Members: Open a "Secondary Account" – a new Checking, Savings, or Money Market Account in Online Banking.
- New Members: Select "Not a member? Join today!"

Bank on your terms with more online convenience; open an account anytime!

Improve Your Financial Standing

Take advantage of Credit Sense, our free credit score program.

Credit Sense is our free, comprehensive credit score program, accessible via Online or Mobile Banking. You can monitor your credit score, identify score-influencing factors, and access tips to enhance your score. Daily credit report monitoring is also included, providing email alerts for significant changes, like credit accounts applied for and opened, address modifications, delinquencies, or inquiries. Accessing your credit report and score will not impact your credit score.



- Unlimited credit score viewing.
- Monthly credit reports at no charge.
- Daily credit alerts for fraud monitoring.
- Insights to elevate your score.
- View local average credit scores.
- Track your score's changes and progression.
- Initiate credit report disputes.

Your credit score affects every aspect of your financial life — from loan rates to the cost of insurance. The better your score, the more you save!

Learn more and sign up for Credit Sense. Just log on to your account in Online or Mobile Banking.

Buyer Beware:

Thieves continue to fool the unwary. But knowing what to look for, you can stay a step ahead.

Common scams and how to avoid them:

Fake Checks: You may receive an authentic-looking check payable to you. These are bogus and can result in you losing your money. Typically, fraudsters ask that you deposit a check payable to you for a large amount and then request you send a portion back. Unfortunately, by the time you've sent the money, the original check has bounced, and you're out of the cash. Remember, no one will send you free money.

Internet Auction Fraud: It can include misrepresentation or non-delivery of the item. Or fake customers may lure you with wire transfer schemes. Before doing business with any company, research and verify that its website is secure (look for <https://>), or inquire with the Better Business Bureau.

Identity Theft: Unscrupulous crooks may steal your ID or go through your trash. Others try to solicit personal information over the phone or by email or text. If you become a victim of identity theft, money can be withdrawn from your account or credit applied for in your name.

Phishing: Individuals may receive text messages from a local area code stating, "The Credit Union Center Alert: Your card has been deactivated. Please contact us at..." When called, you're prompted to enter your 16-digit card number. These texts may vary, and scammers may use various phone numbers. Please ignore these messages – they are a scam.

If you suspect you're a victim of fraud, please call us right away. Also, visit www.consumer.ftc.gov to stay informed of current scams.



INTERNATIONAL CREDIT UNION DAY

Celebrate the global credit union movement™

Thursday, October 19, 2023

International Credit Union (ICU) Day® is an annual celebration that honors the spirit of the global credit union movement. Since 1948, this day has been commemorated on the third Thursday of October, serving as a platform to reflect on the history of credit unions, highlight their collective achievements, acknowledge the hard work of their members, and share valuable experiences.

Credit unions have a rich historical background rooted in the philosophy of cooperative finance. Established to provide accessible and affordable financial services to individuals and communities, credit unions put their members first! Unlike banks, credit unions are member-owned and operated, prioritizing their members over profits.

Saving you money every day.

By operating on a not-for-profit basis, credit unions can offer competitive rates on loans and savings, reduced fees, and a more personal approach to service.

International Credit Union (ICU) Day® serves as a global platform to raise awareness about the remarkable contributions made by credit unions and other financial cooperatives worldwide. Join us! We'll have refreshments and giveaways to celebrate.

