

Choose Pen vs. Pin

Gain added protection with your Valley 1st Debit Card transactions.

We encourage you to choose "Pen" (signing for your debit transaction) vs. "Pin" (entering a personal identification number). There are several advantages:

- Merchants encourage Pin transactions because the fees are less than those approved with a signature. These transactions also tend to clear your account faster.
- With Pen transactions (signing), the transaction may take a little longer to clear. It also eliminates the need for your Pin and reduces the possibility of someone capturing that number.

Another benefit? You gain added purchase protection by Visa.

- Signing for the transaction protects you under Visa's Zero Liability guarantee, and you won't be held responsible for fraudulent charges.

You can protect your debit transactions! Visit www.valley1st.org or call 724-684-8875 to learn more.

Share The Benefits

With our expanded field of membership, residents of Westmoreland, Fayette, and Washington counties in Pennsylvania are now eligible to join.

Share the news with a friend, neighbor, or co-worker! They'll appreciate having more choices — and a more personal way to bank.

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

Juneteenth
Monday, June 19, 2023

Independence Day
Tuesday, July 4, 2023

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

**At Valley 1st
Community FCU,
"Once A Member,
Always A Member!"**

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.

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ZIP CODE 15012
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815 Schoonmaker Avenue
Monessen, PA 15062

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- Ready For Summer Wheels?
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Your Money Matters

Summer 2023

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

Open The Door To Your Dreams HOME EQUITY LOANS

- As low as 5.75% APR*
- Pay for any project or purchase.
- Borrow up to \$150,000.

See Details Inside



YOUR EQUITY HOLDS THE KEY!

As a homeowner, your equity is one of your most powerful borrowing sources. You'll save with a low fixed rate, with enough funds to pay for anything!

Fixed-Rate Home Equity Loans as low as 5.75% APR*

- Pay for any project or purchase.
- Borrow up to \$150,000.

What's on your mind for summer?

Use your equity to pay for any need or opportunity. It's one of your most versatile borrowing options!

- Home renovations
- Car, boat, or RV
- Fabulous vacation
- College
- Wedding
- Debt consolidation
- And more!

Open the door to your dreams.

Summer means a fresh start, new projects, and upcoming purchases. Apply today!

*APR = Annual Percentage Rate. Rates effective as of 6/1/2023 and subject to change without prior notice. Your rate may vary based upon credit score and loan to value. Applicants must have an account in good standing and not all borrowers will qualify. Minimum loan amount of \$10,000.



Ready For Summer Wheels?

We offer up to 125% financing for the vehicle of your dreams — whether it's something sporty, roomier, or more economical.

Auto Loans as low as 6.00% APR* Up to 125% financing including tax, tag and title.

Benefits of buying this summer:

- ▶ Meet your family's growing needs so there's space for everyone.
- ▶ Hit the road with confidence on your summer road trip!
- ▶ Consider a hybrid or EV to reduce fuel costs.
- ▶ Get a more reliable ride with no breakdowns.
- ▶ Upgrade your vehicle for more driving enjoyment.

Consider an easy refinance:

If you want to keep your current car but need a lower monthly payment, we can help with a refinance. It's fast and easy, and we can ensure the term and payments are right for you.

Visit <https://www.valley1st.org/auto-loans> and apply anytime. Or call 724-684-8875.

*APR = Annual Percentage Rate. Rates effective as of 6/1/2023 and subject to change without prior notice. Your rate may vary based upon term, your credit history and credit score. Ask us for complete details.



Drive Home Your Best Deal

The power of car buying is at your fingertips with our Auto Buying Site. It's your connection to vehicle research, low-cost financing, and finding the car of your dreams. Packed with information, you can search dealer inventory, compare features, view safety ratings, and more.

Get started at <https://valley-1st-community-fcu.memberautocenter.com/>.

- Find local new and used car inventory.
- Compare makes, models, and features.
- Research car values.
- Explore the features you'd like to improve your driving experience.
- View safety ratings.
- Obtain free Carfax® reports revealing the vehicle's history.
- Get car-buying advice.



With our Auto Buying Center, you can find a car you'll love — and buy with confidence. You can also secure Valley 1st financing right within the site.

REST EASY...

With Enhanced Auto Loan Protection

Financial security goes a long way to helping you sleep at night. It includes saving every pay period, watching your spending, and making wise lending decisions. It also means protecting your assets, including enhanced auto loan protection.

Payment Protection

This insurance covers you and your loved ones if something unexpected happens. These are called "protected events." Your loan payments are protected, so your family doesn't assume the debt.

Guaranteed Asset Protection — "GAP"

GAP coverage pays off your loan balance if your car is stolen, accidentally damaged beyond repair, or declared a total loss. Add it to your auto loan at closing, and rest easy knowing your vehicle is fully protected.

Typically, standard auto insurance only covers the vehicle's replacement value. Unfortunately, a "gap" can occur when there is a remaining loan balance after the insurance payout. With GAP coverage, any outstanding loan balance is paid for you.

Mechanical Repair Coverage — "MRC"

We're keeping our cars on the road longer (an average of 12.2 years in 2022), and maintenance and repair costs continue to rise. With Mechanical Repair Coverage, you're protected against unwanted repair costs. The coverage can be added to your loan at the time of application — or anytime up to 15 model years old or 150,000 miles. It's also transferable to another owner, potentially increasing your car's value.

More Perks:

Take advantage of emergency roadside assistance, rental car allowance, battery coverage, and more! The coverage can be added as part of your loan or purchased later.

Gain financial security.

Avoid unwanted expenses, and rest easy knowing your way of life is protected.



Meet Our 2023 Scholarship Winners!

This year, we awarded \$1,500 to three students, Blake Wilson, Jamayla Jones, and Colton Palonder, with the funds applied to their fall tuition.

Best of luck, students. We're excited to see what your future holds!



Blake Wilson
Attending Penn State University
Harrisburg



Jamayla Jones
Attending Howard University



Colton Palonder
Attending Colgate University



Open Accounts Online!

Now you can open an account with Online and Mobile Banking. It's so easy — and completely secure.

- Visit our website at www.valley1st.org.
- Open a new Checking or Savings Account, Vacation or Christmas Club Account, Money Market Account, or Share Certificate.

It takes only minutes.

Worry Less With Overdraft Privilege

Overdraft Privilege is a peace-of-mind feature offered with our Checking Accounts — so you can forget about the worry of a declined transaction or missed payment!

Seamless – We'll cover a check, ACH debit, or debit card transaction, with funds automatically transferred to your Checking Account.

Convenient – Up to \$400 is available with a manageable repayment plan.

Relax – You'll save in returned item fees without worrying about a declined transaction.

Visit www.valley1st.org/overdraft-protection or call 724-684-8875 to get started.

