



WVNG FEDERAL CREDIT UNION NEWS

January 2011

1512 Coonskin Drive Charleston, WV 25311
Toll Free 877-820-9924 www.wvngfcu.com

304-342-2422

Traditional Guard Members May Now Join! Full Service—Give US a Try!

Payments can be mailed to above address, dropped off in the mail box located at the credit union, or in the mailroom on the 130th base, Box #43!

Hours of Operation
Closed Monday
9:00—2:00 Tuesday
9:00—2:00 Wednesday
9:00—5:00 Thursday
9:00—2:00 Friday
10:00—12:00 Drill Saturday



Mortgage Loans!

Conventional -30 Yr Fixed,
FHA, USDA Rural and
Manufactured Housing Loans

We are proud to announce our Partnership with CU-select, part of the Wright Patterson Financial Group's myCUMortgage CUSO. CU-select offers a complete range of mortgage loan products available to our members. Rates and fees are very competitive and are some of the lowest available anywhere. The mortgage loan application can be found online at www.wvngfcu.com, just print, complete and fax it to the credit union.

Make your loan payment/deposit in your savings with your debit card!

We are now able to accept your loan payments from a debit card. Payments can be made at the credit union or over the phone. If you call to have the transaction debited from your account, you will have to provide information from your debit card, so have it available when you call. The payment may take up to 2 business days to post to your account. There is a \$3.00 processing fee per transaction. Cash Advances are not an option at this time. For more information, contact the credit union at 304-342-2422 or 877-820-9924. Anyone can help you!

Check out our website!!

www.wvngfcu.com

Our website offers 24 hour easily accessible information for our members. You can sign up for account access with your account number. The first time password is 6 digits which is made up of the last 4 digits of the primary account holders social security number plus the 2 digit year of their birth. The system will then prompt you to enter a new password, answer three authentication questions. Once activated, you may view your account, transfer money between accounts, view loan balances and much more. With the increase in postage, there has never been a better time to sign up for a share draft checking account, activate a debit card and use our online bill paying service. The online bill paying service is secure and convenient. You can transfer money to another financial institution, send a birthday card check, make a donation to charity, organize all payments by



Why Throw Away Your Money? Save with Sprint!

Join the 1 million credit union members nationwide that are already saving over \$74 million on their wireless plans! WV National Guard FCU is pleased to bring our members these major savings through the **Sprint Credit Union Member Discount Plan**.

Ways you can save:

- **10% off** most regularly priced Sprint individual service plans
- **15% off** most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee
- Available to new and existing Sprint customers

Enjoy the perks, benefits and exclusive discounts that only credit union members like you can receive.

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 **www.SprintSave4CU.com**
- Visit your nearest Sprint store What are you waiting for? Start saving today!

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Credit Union Saving—Life Insurance

A few members have asked questions regarding the Life Insurance Policy that the credit union provides free of charge to all members. Effective January 1, 2011, all current credit union members will be grandfathered into this Life Insurance Policy, but no new members will be covered under this policy. Below is a Summary of Key Terms of the Group Policy. You may inspect the Group Policy at the Credit Union during normal business hours or request a copy of the Policy be mailed to you.

Below gives some details of the policy currently provided by the credit union:

1. You qualify for Insurance on a deposit if you are at work on the date you make the deposit subject to the following PRE-EXISTING CONDITION LIMITATION. Benefit will not be paid for the deposit if your death results from an illness or injury for which you received medical advice, consultation or treatment within the 6 month period prior to the date you made the deposit. This rule will not be applied (a) if you die 6 months or more after the date of the deposit or (b) your savings balance is \$500 or less.

2. You must be under age 70.

3. You are not insured for more than \$2000 in savings.

You are not insured for any class of savings which has been excluded from coverage or which is not being reported for coverage by the credit union. Refer to the Group Policy for details.

Key Terms of the Group Policy.

Who Is Insured—Insurance is on the member whose name appears first on the savings account. Second-named members are not insured.

Who Pays the Premium—The Credit Union pays the premium. You pay no direct charge to keep your insurance in force.

Who Do We Pay—If you die while you are insured under the Group Policy, we will pay the proceeds of your insurance to your account at the Credit Union.

Beneficiary—You may name the person to whom you want the proceeds to your insurance paid. See the Credit Union for the form to file.

How Much Do We Pay—The amount of your insurance is based on the insured balance of your savings on the date of your death and how old you were on the date of each deposit that makes up that balance as follows:

If your age on the date of an insured deposit was:	The amount of your insurance is equal to:
0—6 months	25% of that insured deposit
6 month thru 54 years	100% of that insured deposit
55 years thru 59 years	75% of that insured deposit
60 year thru 64 years	50 % of that insured deposit
65 years thru 69 years	25% of that insured deposit
70 years or older	0% of that insured deposit

Please note your insurance is based on your age on the date of each deposit for which you are insured and does not decrease as you grow older. Withdrawal of savings will be on a last in-first out basis. The insured portion of your savings balance may not exceed \$2000.00

How To File A Claim—Contact the Credit Union

The Group Policy Can Be Changed—The terms of the Group Policy can be changed without prior notice to you. No change, however, can take away any rights which arose prior to the time the change was made.

The Group Policy Can Be Stopped—at any time by either CUNA Mutual or the Credit Union after prior notice is given, one to the other.

2011 Annual Meeting

Friday, February 25, 2011 11:00—12:00 at the Mountaineer Café—Building 141