



## WV NATIONAL GUARD FEDERAL CREDIT UNION

1512 Coonskin Drive Charleston, WV 25311

Winter 2018

304-342-2422

### Keeping Current



**Get \$ 150.00**  
for opening a  
**NEW** checking  
account!

The Let Us Shred Your Debit Card promotion is going on now. Open a NEW checking account with direct deposit, estatements, and activate a new debit card. Once we receive your first direct deposit bring us your old debit card and let us SHRED it. You will then receive your \$150.00

\*\*\* Restrictions Apply \*\*\*  
Contact the Credit Union for details 304-342-2422

### Now Available Skip A Pay

The holidays season is almost here and we will once again be offering the skip payments for the months of October, November, and December. The form is now available on the back of the newsletter.

### Upcoming Holidays

The credit union will be closed on the following dates:

- Monday, November 12th
- Thursday, November 22nd
- Friday, November 23rd
- Monday, December 24th
- Tuesday, December 25th

### Hours of Operation

- 8:00—2:00 Monday
- 8:00—2:00 Tuesday
- 8:00—2:00 Wednesday
- 8:00—4:00 Thursday
- 8:00—2:00 Friday
- 10:00—12:00 Drill Saturday For Air Guard

### Christmas Loans

Our Christmas loan special is now available. You can get up to \$2,000.00 at the low rate of 3.5% APR, payback period is up to 18 months.

Restrictions apply, please contact Sara Brown or Jessica Hahn for details.  
304-342-2422



**Reminder!**

### Important Reminder

In May of 2017 the credit union started charging a \$5.00 dormant account fee to members with NO account activity for over 18 months. The fee ONLY applies to those accounts with NO account activity for over 18 months. If you believe your account may be inactive please contact the credit union.

The WV National Guard FCU is now on Facebook! Be sure to like our page and get update information on loan and savings specials.





# 2018 HOLIDAY SKIP-A-PAYMENT COUPON

## 2018 HOLIDAY SKIP-A-PAYMENT COUPON

### JUST IN TIME FOR THE HOLIDAYS!

Take a break from your loan payments for a month and use the money for your vacation, gifts, expense or simply save for a rainy day.

For \$35 *per loan* you can be payment free for an entire month. Just fill out the form, below and return it to the credit union by fax (304)342-3364, by mail or drop it off at 1512 Coonskin Drive, Charleston, WV 25311.

### I Want to be Payment Free!

In the month of October, November, Or December 2018  
(Circle one month)

Account & Loan # _____	Amount\$ _____	Date Due _____
Account & Loan # _____	Amount\$ _____	Date Due _____
Account & Loan # _____	Amount\$ _____	Date Due _____
Account & Loan # _____	Amount\$ _____	Date Due _____
Account & Loan # _____	Amount\$ _____	Date Due _____

Member Name \_\_\_\_\_

Signature \_\_\_\_\_

Fee: \$35 per loan

Total Fee: \_\_\_\_\_

How are your payments made?

Payroll Deduction \_\_\_\_\_

Auto Process \_\_\_\_\_

Other \_\_\_\_\_

Please take fee from.

Cash or Check \_\_\_\_\_

Account \_\_\_\_\_

Other \_\_\_\_\_

**Terms of offer:** Skip-A-Payment requests are based on approval criteria by the credit union. You must be a member in good standing and all loan payments **must be current** to qualify. Acceptance of this offer will extend the terms of the loan and interest will continue to accrue. The offer is valid only on consumer loans and does not include real estate loans. Skip payment fees received in the mail after January 1, 2019 will not be honored.