

Holiday Closures:

Fourth of July

Monday, July 5



Labor Day

Monday, September 6

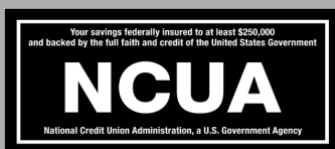


1640 High Street
Williamsport, PA 17701
Phone: (570) 323-9407

or

(800) 326-9539
Fax: (570) 323-2154
www.wbvfcu.org

ROUTING #: 231380133



this issue

new employees

credit score

college resources

say hello to our new employees
Sabrina, Crystal & Brittany
These young ladies will make you smile



How to Improve Your Credit Score.

If your score isn't exactly where you want it to be, all is not lost. Your credit score is very fluid and by taking action now, you can help improve your score quickly and keep it higher in the long run.

Always pay monthly bills on time.

Late payments can stay on your credit report and slow down your ability to improve your score.

Get credit. Use it.

Using credit is the only way to build credit history. If you don't currently have any credit accounts, open one and use it wisely.

Don't max out your cards.

Don't be tempted to spend up to your credit limit. If your debt is more than 25% of your total credit limit, your credit score may begin to fall.

Don't be afraid to talk to your creditors.

Lenders may be able to modify your interest rate or lower your monthly payment. But not if you don't ask.

Avoid opening new accounts to spread debt around.

Opening new accounts, especially in a short period of time, can negatively affect your score.

Monitor your credit regularly.

You aren't penalized for checking your own credit report. Check it for errors and potential fraud on a regular basis.

You can also get a free credit report at www.AnnualCreditReport.com



Attention Members:

**DON'T MELT DOWN
OVER COLLEGE
COSTS!**

Your credit union
has you covered.

Apply today and secure
your college funding!

West Branch Valley
Federal Credit Union

Your Community Credit Union



Remote Deposit Capture

Don't have the time to stop into the branch to deposit your check? Why not try remote deposit. Simply sign-up for our online banking from our web page and download our mobile app and you will be all set. You can then take a picture of your check and it will be deposited into your account right from the comfort of your home.

www.wbvfcu.org

With "back to school" right around the corner, make sure that you're financially prepared. Download our Guide to Financial Aid to learn more about financing your college education.

<https://wbvfcu.studentchoice.org/resources/guide-to-financial-aid/>

Coming in September Auto Special



Auto Loan rates as low as
1.74% APR (Annual Percentage Rate)

100% Financing- Terms up to
84 months for new or used
vehicles. Rates locked for 30
days upon approval.

(Offer valid with at least \$1,000 in new money. Rate includes a 0.50% discount for automatic payments out of an active WBVFCU account and a monthly direct deposit. Subject to credit approval. Promotion is good from 08/30/21 - 10/31/21)



employee shout-outs!

Shanean went the extra mile and provided excellent service that prompted one our members to write us and tell us how great her service was! Great job!

Connor helped a member with a new auto loan and noticed that the member had another loan at another institution with a much higher rate. Connor suggested that we refinance the loan and was able to save the member a lot of money! Way to go!

HAPPY ANNIVERSARY

Tammy Harvey (15 years)

Head Teller

HAPPY BIRTHDAY

Brittany Gordner

