

3<sup>rd</sup> Quarter  
2023

# The Valley News

## Holiday Closures

July 4, 2023

Independence Day



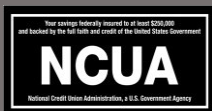
September 4, 2023

Labor Day



1640 High Street  
Williamsport, PA 17701  
Phone: (570) 323-9407 or  
(800) 326-9539  
Fax: (570) 323-2154  
[www.wbvfcu.org](http://www.wbvfcu.org)

ROUTING #: 231380133



vacation and CD specials

scam protection

online scheduling

new employees

### YOUR BEST SUMMER BEGINS HERE

## Vacation Loans

as low as  
**7.49%** APR\*



Make it your best summer yet, with a low-rate Vacation Personal Loan from WBVFCU. Book a beach weekend, enjoy an all-inclusive vacation in an exotic locale or take a camping (or glamping) trip without worrying about paying for your vacation all at once.

Apply today, this offer ends September 1, 2023.

Please help us welcome our new employee, Joe, Accounting Assistant!



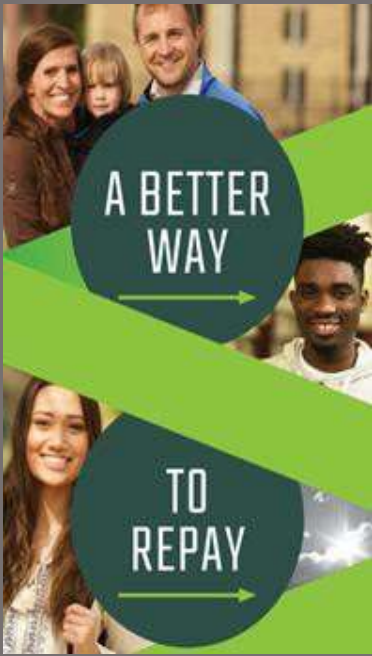
## EARN 4.00%<sup>APY\*</sup>

### 12-Month Certificate Special

\*APY = Annual Percentage Yield. New money only, minimum \$500. Offer ends Sept. 2, 2023.







WBVFCU can refinance and consolidate both private and federal student loans, setting you up with just one convenient payment and potentially lowering your rate and monthly payments.

Learn more and apply online at:

[Student Loans - West Branch Valley FCU \(wbvfcu.org\)](https://www.wbvfcu.org)



## PROTECT YOURSELF FROM SCAMS

- ✓ **Block unwanted calls and text messages.** Take steps to block unwanted calls and to filter unwanted text messages.
- ✓ **Don't give your personal or financial information in response to a request that you didn't expect.** Honest organizations won't call, email, or text to ask for your personal information, like your Social Security, bank account, or credit card numbers. If you get an email or text message from a company you do business with and you think it's real, it's still best not to click on any links. Instead, contact them using a website you know is trustworthy. Or look up their phone number. Don't call any number they gave you or the number on your caller ID.
- ✓ **Resist the pressure to act immediately.** Honest businesses will give you time to make a decision. Anyone who pressures you to pay or give them your personal information is a **scammer**.
- ✓ **Know how scammers tell you to pay.** Never pay someone who insists you pay with cryptocurrency, a wire transfer service like Western Union or MoneyGram, or a gift card. And never deposit a check and send money back to someone.
- ✓ **Stop and talk to someone you trust.** Before you do anything else, tell someone — a friend, a family member, a neighbor — what's happening. Talking about it could help you realize it's a scam.

We are happy to welcome our newest teller, Baily!



If you would like to meet with a Member Services Rep. to discuss your account, apply for a loan or open a new account, you can now schedule a meeting on our website!

View available appointment times and book your meeting at <https://www.wbvfcu.org/about-us/schedule-an-appointment>



**Reduce paper, prevent lost documents, and access historical statements online at any time.**

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<https://www.wbvfcu.org/our-services/electronic-services>