

## holiday closures

4<sup>th</sup> of July

Saturday, July 4

Labor Day

Monday, September 7

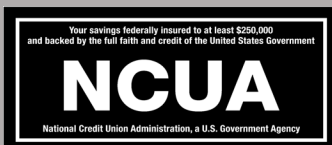
Columbus Day

Monday, October 12



Follow us. Share us.

1640 High Street  
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(800) 326-9539  
Fax: (570) 323-2154  
[www.wbvfcu.org](http://www.wbvfcu.org)



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### COVID-19 Update

Thank you to all of our members for your continued patience during this difficult time. We have been working diligently to provide you with the same excellent member service that you have been accustomed to.

With the re-opening of our lobby, we will have new regulations in place for your safety such as: wearing a mask as you enter the building, social distancing 6 feet apart, and plexiglass installed between you and our tellers.

One new feature we are offering is the option to **make an appointment online**. You can now use our website to book an appointment with a member service representative. We will continue to offer walk-in appointments, however, the hope is that online booking will give you the opportunity to guarantee you an available member service representative for your appointment.

#### COVID-19 Skip A Payment Form

As a result of the economic and social dislocation that is occurring due to the COVID-19 pandemic West Branch Valley Federal Credit Union (WBVFCU) has implemented the following temporary Skip-A-Payment Loan Program of up to a 3-month payment skip. If you have more than one loan, you can skip up to 3 payments for each loan. This is a special program and will only be in place for income lost due to the COVID-19 pandemic. This is our way of supporting you and your families during this hard-economic time. We will all get through this together! People Helping People!

YES! Please postpone the loan payment(s) specified. I/We understand the postponed payment will change the original loan payoff date. I/We further understand that the postponed payment will be added to the end of the loan and will not affect the payment record. Interest will continue to be calculated on the outstanding loan balance. I/We further understand I/we are only offered three (3) skip-a-payments under the COVID-19 program and for the calendar year which runs from January 1 through December 31 for each loan. If loan payments are being paid by disability insurance, a postponement will not be granted. The Credit Union reserves the right to deny any request for postponement. Certain restrictions may apply. If your loan(s) do not qualify for the Skip-A-Payment program for any reason our Member Service Staff will notify you.

Months Skipped: \_\_\_\_\_

\_\_\_\_\_  
Borrower 1's Signature                      Date                      Borrower 2's Signature                      Date

\_\_\_\_\_  
Loan Number                      Loan Number                      Loan Number

**WE ARE HERE TO HELP.** A private student loan solution with your best interest in mind.

Given the uncertainty of whether colleges will re-open this fall for in-person classes, many families are facing difficult decisions in the coming days and weeks.

Learn more today at [www.wbvfcu.studentchoice.org](http://www.wbvfcu.studentchoice.org)

## ATTENTION MEMBERS:

### Changes to Funds Availability Policy

Effective July 1, 2020:

We are increasing the amount we make available for withdrawal by checks not subject to next day availability from \$200-\$225.

In addition, the amount available for withdrawal on exception holds for large deposits, new accounts, and the amount for determining a repeat overdraft, increases from \$5,000 to \$5,525.



To all of our members and your families!



## SUMMER GAME

**How to Play:** You need to find **6** words in this picture. Once you do, call Crystal at (570) 323-9407 ext. 3108, give her your account number and your findings, and if you are the first caller with all of the correct words and locations, you will receive **\$10.00** which will be directly deposited into your account. Good Luck!

(one winner per household, per year)



### Refer a Friend

For every new member you refer to us, who opens an account with a deposit of **\$50.00** or more, we will deposit **\$10.00** into your account.

Consider it our way of saying thank you!



Congratulations to Hoarce for winning our last Newsletter game!

### Happy Anniversary!

**Shanean Edmonds (15 years)**

MSR

**Carol Evans (20 years)**

Receptionist

*Thank you ladies for your hard work and dedication to WBVFCU!*

## WBVFCU supports Beckoning Cat Project

### Lottery Basket Winner:

Congratulations to Martha for being our lottery basket winner.



### Summer Drink

#### Ingredients

- 2 cups ice
- 1 cup non-fat vanilla Greek yogurt
- 1 cup (or an 8-ounce can) canned pineapple in juice, undrained (crushed, tidbits, chunks or rings)
- 1/3 cup frozen orange juice concentrate, thawed
- 2 tablespoons honey
- 1 teaspoon vanilla extract
- orange slices (optional, for garnish)

#### Instructions

1. Put all ingredients except orange slices into blender.
2. Blend until smooth. All ingredients should be well incorporated.
3. Pour into glasses and garnish each with an orange slice, if desired.