

4<sup>th</sup> Quarter  
2024

# The Valley News

## Holiday Closings

October 14, 2024  
Columbus Day



November 11, 2024  
Veterans Day



November 28, 2024  
Thanksgiving Day



December 25, 2024  
Christmas Holiday



January 1, 2025  
New Year Holiday



## this issue

member appreciation  
loan specials  
WBVFCU gives back  
holiday closings

## YOU'RE INVITED!

TO MEMBER APPRECIATION DAY—THURSDAY, OCTOBER 17<sup>TH</sup>

COME TO THE ANNUAL COOKOUT AND *GET THE SCOOP!!!*

ENJOY FOOD, FUN AND GIVEAWAYS FROM 11AM-2PM!



*Stop by the credit union to enter the holiday turkey and ham raffles! Beginning in October, you can enter to win both.*

*We will draw the **Thanksgiving winner** on **November 8<sup>th</sup>** and the **Christmas winner** on **December 13<sup>th</sup>**!*



During the first week of October, **Christmas Clubs** will be deposited into your share savings account.

**Christmas Clubs** run from October to October, but you can open an account at any time.

To make it more convenient, save automatically with Direct Deposit or Automatic Transfers!

To open your **Christmas Club**, call (570) 323-9407 today!



As winter approaches, please be on the lookout for weather related closures and delayed opening hours.

You'll find weather updates on our WBVFCU website and Facebook page.




**APR\***  
**3.99%**  
**FOR 24 MONTHS**  
**ON VISA CREDIT CARD PURCHASES MADE OCT. 1 - NOV. 30, 2024**

1640 High Street  
Williamsport, PA 17701  
Phone: (570) 323-9407 or  
(800) 326-9539

ROUTING #: 231380133



**Christmas is just around the corner!**  
**Need some help with your shopping?**

**Our Holiday Loan Special makes it easy! Rates as low as 9.49% APR from 10/28/24 – 12/27/24!**

*\*Must take \$2,500 on in-house refinances up to 48 months. Longer terms at a higher rate.*



**WBVFCU was proud to co-sponsor Financial Services Night for the Crosscutters!** *Our members received free tickets to the game!* **President & CEO, Danna Houseknecht, and Board Chairperson, John Lauchle, threw ceremonial first pitches and the credit union team handed out giveaways at the ballpark!**



**YOUR CREDIT UNION CARES!**

West Branch Valley FCU donated \$500 to the Trout Run Volunteer Fire Co. to help them rebuild after the devastating flooding caused by tropical storm Debby.

**President David Heltman** accepted the credit union's contribution from community team member, Amanda Wallace.



**Staff Updates...**

**Congratulations to our staff members on their new positions!**

**Denise is now the Assistant Head Teller and Hailie is joining the Member Service Team!**



**Auto Loan Special Ends November 1st**  
*Don't miss it!*

**BIG SMILES**  
*Small Payments*



**as low as 5.24% APR\* up to 72 months**