



WV NATIONAL GUARD FEDERAL CREDIT UNION

1512 Coonskin Drive Charleston, WV 25311

September 2017

304-342-2422

Keeping Current



New Credit Union Hours

- 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

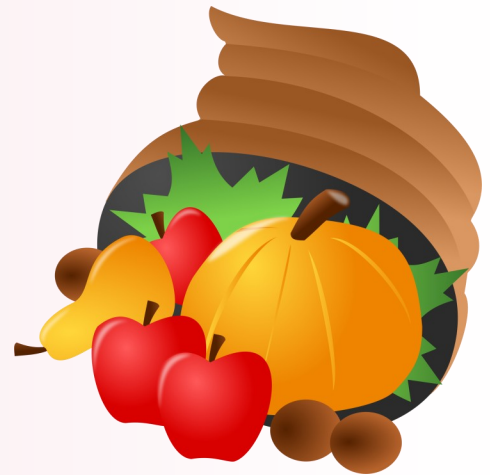
Our Christmas loan special is now available. Get up to \$2,000.00 at the low rate of 3.5% APR, payback period is 12 months. Restrictions apply, please contact Sara Brown or Jessica Hahn for details. **304-342-2422**

Christmas Skip-A-Payment

Can you believe it's that time of year again? The Christmas skip -a -pay is now available. The form is located on the back of the newsletter. You can choose to skip your loan payments in the month of October, November, or December.

2017 Member Account Verification

Please report any statement discrepancies to our Supervisory Committee Chairperson, Bobby Carpenter at the address provided or email bobby.carpenter64@gmail.com.



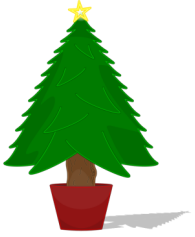
**MAIL TO: MR. BOBBY CARPENTER
SUPERVISORY COMMITTEE
816 SHERWOOD RD
CHARLESTON, WV 25314**

all the **CONVENIENCE**
of **BANKING** at
your **FINGERTIPS**

Available on the **App Store** **ANDROID APP ON Google play**

HAVE YOU DOWNLOADED THE CREDIT UNION APP?

- Search "WVNGFCU" in APP Store or Google Play store, and download.
- Open the App enter your Login ID, password, and your security questions.
- Use your WVNGFCU app to view accounts, view transactions histories, and make transfers!
- eAlerts and eStatements are also available with in the app just select "more" from the menu tab to activate these features.
- In a rush, no time to make it to the branch? No problem! Sign up today for Mobile Deposit. Simply select the account you want to make a deposit into take a picture of your check, and upload the image.



2017 CHRISTMAS SKIP-A-PAYMENT COUPON

2017 CHRISTMAS SKIP-A-PAYMENT COUPON

JUST IN TIME FOR THE HOLIDAY SEASON!

Everyone could use some extra spending money during the Holiday season. Take a break from your loan payments for a month and use the money for your Holiday vacations, 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 2017
(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 6, 2018 will not be honored.