



PEOPLES FEDERAL CREDIT UNION

Our Members Are the Credit Union

With Thanksgiving and Christmas now behind us and 2020 in front of us, I want to take a moment on behalf of the credit union, and each other, to thank ALL our members for a wonderful year! Whether you live near or far, have a lot of money on deposit or not, or use the credit union for loans and other financial services, I thank you!

It's not one singular individual that makes our credit union the success that it is today, and that point I want to make very clear! If one member had nearly all the money that was deposited here, and we had no borrowers, the credit union would be out of business. If all our members needed to borrow money but we had no one to make deposits, the credit union would be out of business. In addition to those two major components, there are thousands of members using other ancillary products and programs of the credit union, each one contributing a marginal amount of income to the credit union, allowing us to keep the lights on and the very talented staff seated behind their desks. And for all this...I thank you!

As a young man growing up, I had a real interest and love for sports, excelling in many of them. But I have vivid memories of going through school, in particular gym class, where two individuals would be picked as captains, and then they would pick from the remaining kids, their team. Obviously the best were picked first until you got down to the last two. They generally had physical attributes that just didn't make them the fastest kid on the field...they may have been better suited for the Chess Club or some other, less active endeavor. But none-the-less, there they stood up against the fence, maybe rocking back and forth, wondering which of the two would ultimately be picked last. And then the decision was made and they both quietly sauntered over to their respective teams, each one embarrassed and not really even wanting to play.

That scenario, happening so many times through my high school days, always bothered me! I most always knew the kids and although they were not all-stars, they were good kids and had value, but by virtue of the process they were made to think they were less important than the rest. Not so!

And so it is true at the credit union... every member brings value to the table, and we thank you. Over the 20+ years I have been in the movement I have heard many times, from different members, when they wanted a favor or some special treatment, "I have quite a lot of money deposited here." And to that comment I would say, "Whether you have \$5 or \$500,000, I want to treat everyone the same". We are all in this together and all our members contribute to this wonderful machine!

So, as we move forward to 2020, having come through a wonderful 2019, let's ALL thank each other for each of our parts in making the credit union what it is today...YOUR SUCCESS!!

Have a great 2020!

Andrew Myers, CEO



VOLUME 2 • ISSUE 1

January, 2020

INSIDE

2

Scam Alert

Annual Meeting

Thanks To Our Members

3

Give Back To Members

Recipe Request—Let's Get Cooking

4

Community Update

Hours of Operation

2020 HOLIDAYS

January 1	New Year's Day
January 20	MLK Birthday
February 17	President's Day
May 25	Memorial Day
July 4	Independence Day
September 7	Labor Day
October 12	Columbus Day
November 11	Veterans Day
November 26	Thanksgiving Day
December 24	Christmas Eve closes at noon
December 25	Christmas Day

SCAM ALERT

Have you been contacted via phone or computer by someone claiming to be tech support?

Been directed to purchase gift cards to pay for a service you're not sure you need?

Thought about buying something from someone you met on the internet by sending money through Cash App, Venmo, PayPal, etc?

Been asked to give your account number to someone so you can receive a wire or deposit and then send money on to another person?

Scams are becoming more common every day. Some of the most common ones we see here are:

- A pop-up on your computer saying you have a virus, directing you to call a phone number so "tech support" can fix it for you... for a price, usually purchasing gift cards and giving them the numbers off them or by sharing your routing and account number.
- Contact by phone, mail, or e-mail promising a profit if you deposit a check into your account and then send part of the money by wire or other means
 - Romance scams—someone pretending to be interested in a relationship from near or far away, wanting you to send them money so they can get to you or send you something
 - E-mails that appear to come from your financial institution or someone you know asking for personal information such as Social Security number, bank account number, etc

If something seems suspicious or too good to be true, it probably is.

Never give your routing and account number to someone you don't know.

If any of these things or anything similar has happened to you, call us IMMEDIATELY! These scams will continue as long as the scammers can find a victim, so our goal is to educate as many people as possible so that there are no more victims.

MARK YOUR CALENDARS!

ANNUAL MEETING

Friday, March 6, 2020

Calling All Members!

Listen, learn, and be heard at this year's Annual Meeting and Election. As a member-owner of Peoples Federal Credit Union, you are a valued part of our credit union family and your voice is important. Take advantage of this opportunity to express your concerns, ask questions, and exercise your right to vote. Plus, get an update on the current state of the credit union while connecting with CU leaders and meeting other members of the credit union community.

At the 2020 meeting, credit union management and elected officials will share information and news about the credit union's current financial status, products and services, achievements and endeavors over the past year, and goals for the future. You'll have the chance to take part in a question and answer session, as well as cast your vote in the election of incoming credit union officers and choosing which charity/nonprofit in our area you would like fundraising efforts to go towards.

Please mark your calendars and join us for this informative evening on Friday, March 6, 2020. We hope you are able to attend and look forward to seeing you!

Thank You Members!

While you may think of the credit union as just the place you do your banking, your credit union is actually a not-for-profit financial cooperative. That means you're not just a customer: You're a member-owner. You belong here! Member-owners are the only reason the credit union exists, and we thank you for your membership. We're people-driven, not profit-driven, and that means any profits are not lining the pockets of a few stockholders. Instead, profits are used to help you - lower rates on loans, competitive rates on savings, and improved services.

We appreciate your membership and hope that you take full advantage of all the benefits of belonging. And the more you participate, the greater the benefit. So don't miss out. Visit our website, give us a call, or stop by an office today.

GIVE BACK TO MEMBERS!

Give Back to the Member Program

In an effort to promote the credit union and reward our members, we are rolling out the following “Give Back to the Member” program:

- Beginning in January of 2020, at the end of every month, the credit union will randomly pick a share account number. The credit union will deposit into that account an amount equal to the balance of said account (as of the day of the drawing), up to \$500.00. Should the account drawn not have a balance of \$500.00 or more the credit union will match what is in the account and then continue picking share accounts until the entire \$500.00 for the month is gone.
- On December 15th the credit union will randomly pick a loan account number and will pay off the loan up to \$10,000. Should the loan have a balance less than \$10,000 then the credit union will pay the loan off and choose another loan until the full \$10,000 is gone.
- In order to participate in the promotion the member must be in good standing with the credit union.



August Winner—James Bowman



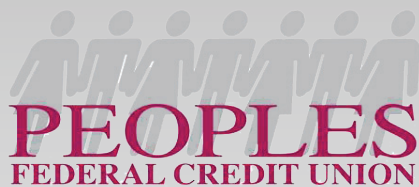
September Winner—Judith Hill



LET'S GET COOKING

Over the next several months, we will be collecting recipes from our membership and compiling a community cookbook. The proceeds of the cookbook sales will go to an amazing nonprofit organization that YOU will be able to vote on during the 2020 Annual Meeting (don't worry, more information will come!). For added incentive, each member who enters a recipe, they will be entered to win a GRAND PRIZE (one entry per member).

If you would like to help create this great community cookbook, you may drop recipes off to any of our three locations or simply email us at recipe@peoplesfcu.com.



*Published for Members of
Peoples Federal Credit Union*

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Executive Vice President

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Jackie Kellum, *Chairperson*
Debbie Stamper

LOCATIONS

-NITRO-

419 1st Ave. South
Nitro, WV 25143
(304) 722-2274

-ELEANOR-

900 Roosevelt Blvd.
Eleanor, WV 25070
(304) 729-3131

-POINT PLEASANT-

2101 Jackson Ave.
Point Pleasant, WV 25550
(304) 675-4441



Community Update

Throughout the year, we have had some fun with our community—from tie-dyeing and painting pumpkins with our favorite little members to helping raise over \$47,000 for the Childhood Language Center (CLC)! We look forward to a new year with you, and many more exciting events to participate in with our favorite people—our members!



Mary Kathryn Molitor, Marketing and Business Development Officer, and Kellie Raines, Back Office Specialist, preparing for the Mac and Cheese Cook-Off fundraising event for CLC.



HOURS OF OPERATION

NITRO

<i>Lobby</i>	Mon.-Fri. 9:00 am-5:00 pm	Sat. 9:00 am-Noon
<i>Drive-Thru</i>	Mon.-Fri. 8:00 am-6:00 pm	Sat. 8:00 am-Noon

ELEANOR

<i>Lobby</i>	Mon.-Fri. 8:30 am-4:30 pm	Sat. 8:30 am-Noon
<i>Drive-Thru</i>	Mon.-Wed. 8:00 am-4:30 pm Sat. 8:00 am-Noon	Thur.-Fri. 8:00 am-6:00 pm

POINT PLEASANT

<i>Lobby</i>	Mon.-Fri. 8:30 am-4:30 pm	
<i>Drive-Thru</i>	Mon.-Thur. 8:00 am-4:30 pm Sat. 8:00 am-Noon	Fri. 8:00 am-6:00 pm