



Beef Stew Appreciation

As a young man I can vividly recall the many times I would come in the house in the fall to be greeted by the aroma of a large pot of beef stew simmering on the stove.

In New York, the fall and winter months were, many times, bitter cold, to the point where if you stuck your tongue on an iron railing you could plan on staying there for a while...not that I ever did that, I'm just saying. Many times as young kids we totally ignored the leaves that were being ripped from the security of their branches by bone chilling winds and the snow that was falling sideways, bouncing off our faces in bone chilling temperatures. I'm sure many of you reading this article can relate. And something else I'm sure you can relate to is that at the end of the day, with snow falling from our clothes, and cheeks beet red from the sub-zero temperatures, the feeling that came over us as we stepped inside the house as the rush of 75 degree heat from the wood stove engulfed our shivering bodies. But in addition to that, as mentioned earlier, was the smell of the stew bubbling gently on the stove. Oh the joy when our dinner bowls were filled with tender beef shreds, carrots that melt in your mouth, chopped onions and green beans scattered throughout with small chunks of potatoes rounding out the joy!

Doesn't it feel like we as a country are in the middle of an arctic freeze? Doesn't it seem as though we are battling the winds of change and fear as we try to navigate the turmoil that we seem to be in? Doesn't it sometimes feel as though there are no answers that are forth-coming to address the heavy weight of all the stresses that are being imposed on us daily? Again, I'm sure that is true for many of us at this time.

With the aforementioned said, I would like to invite you into the warmth of the credit union if you are facing the winds of financial uncertainty and fear. I would like to think that our plethora of strong rewarding programs we offer are a lot like the simmering stew on the stove, just waiting to be experienced. We are all working extremely hard to ensure that our members have a wonderful experience when they come in out of the cold of fiscal concern. And may I suggest that for those of you who may not be satisfied with other "stove top" offers from competing financial institutions, come take a seat at our table. I think you'll be fully satisfied.

Finally, to the many that have opened up new accounts over the past year, I say thank you! To those who participated in our record setting loan sale in June and July, I say thank you! For those who have recommended others to join you around the credit union table, I say thank you! To the Board of Directors representing our membership so effectively, I say thank you! And finally, to all our staff trying their best to make sure your credit union "dining" experience is the best that it can be, I say thank you a million times over!

So as we enter the fall and Thanksgiving season together, I invite you to sit around our table and partake of our offerings. I believe you will be fully satisfied.

Andy Myers,
CEO



THURS
**OCT
15**



International Credit Union Day

**12 Month
Certificate Special***

October 12 thru 16

0.65% APY

**Member Preferred:
0.75% APY**

* \$1,000.00
Minimum Deposit.
Compounded daily.
Paid monthly.

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INSPIRING HOPE FOR A GLOBAL COMMUNITY™

Inspiring Hope On International Credit Union Day And Every Day

Thursday, October 15, 2020 is International Credit Union Day and this year's theme: "Inspiring Hope for a Global Community" reflects on one of the important lessons the Covid 19 pandemic has taught us: we're all in this together. As a financial cooperative, your credit union is part of that global community that makes a difference in 118 countries on six continents. Right here, and around the world, credit unions provide hope through financial services, education and support, so especially critical during times of crisis. You may think of your credit union as just a friendly place to bank. While we're pleased to help you with your money matters, your credit union is not a bank. Credit unions are organizations of people, not money, and a beacon of hope for many. That's something to celebrate on International Credit Union Day and every day.

Credit Unions Are "People Helping People"

Now, more than ever, it is important to look out for our family, friends, and fellow humans. As a credit union member, you are part of a special network, and you have the power to help others in a unique way.

For decades, credit unions have been governed by the motto of "People Helping People" through affordable, quality financial tools and resources. Member referrals have always been a driving force behind credit union growth and helping others benefit from their offerings. Why not take part in helping your fellow citizens while also advancing the credit union movement?

By referring a friend to Peoples Federal Credit Union, you are passing along a wealth of financial benefits, including:

- Lifelong access to affordable financial products
- Better rates on loans
- Higher yields on savings
- Lower fees on transactions
- Superior member services
- Educational resources
- And so much more!

Refer a friend!



A credit union is more than just a place to put your money - they are a trusted partner who wants to help you realize your dreams. They are community members, they are neighbors, they are people - "People Helping People." Join the movement and refer a friend today!

Join us for refreshments in our lobbies on Thursday, October 15th in celebration of International Credit Union Day.



Christmas Loan Special*

Need more dough?
Apply

October 1st thru
December 24th
Up to \$2,000 at 4.99% APR
for 12 Months

An example of payment terms are as follows: \$1,000 loan with APR of 4.99% for 12 months would have a monthly payment of \$85.60.

*Based on creditworthiness. Only one special at a time; no previous Christmas or vacation loans open.

How To Create A Stress-Free Holiday Spending Budget

The holiday season is upon us. And whether you say Merry Christmas, Happy Chanukah, Joyous Kwanzaa, or Happy Festivus, many of us end up stressing and spending rather than rejoicing and celebrating.

Remember, if you stay focused on the true meaning of the holiday season, avoid overindulgence, and shop smart, you'll be prepared for the merriment. Here are some simple tips to embrace everyday between Thanksgiving and the New Year, on a budget:

- **Make a gift list - check it twice.** It will help to include each person you're buying for, how much you want to spend, and a few ideas per person in that price range.
- **Holiday haggling.** From Black Friday and Cyber Monday to discount shopping passes and free shipping, there's no shortage of amazing deals out there, whether in-store or online. Many retailers also offer complimentary gift wrapping - no cost and worry-free!
- **Safety first.** Amidst the hustle and bustle, safe shopping can slip our minds. In-store and online, thieves are always lurking, especially during the holidays. Be aware, don't carry cash, use secure websites, and track purchases.
- **Entertain for less.** Look for sales, seasonal deals, and coupons at your local markets for holiday foods and items. Encourage family and friends to contribute a dish or beverage to offset costs and lighten the load.
- **Turn to Peoples Federal Credit Union for holiday help.** Apply for Peoples FCU Christmas Loan Special designed to help you with your gift list, entertainment, dining, and travel expenses during the holidays.



GIVE BACK TO MEMBERS!

Our Give Back to the Member Program exemplifies the credit union "People Helping People" philosophy as we reinvest and reward our members!

Peoples FCU is celebrating our growth by sharing with our member owners!

A member account number is randomly selected at the end of every month, in which Peoples FCU deposits 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.

The program began January 2019, thus, 21 members to date have been rewarded! The Credit Union Difference in Action!

The following winners consider Peoples FCU their primary financial institution.

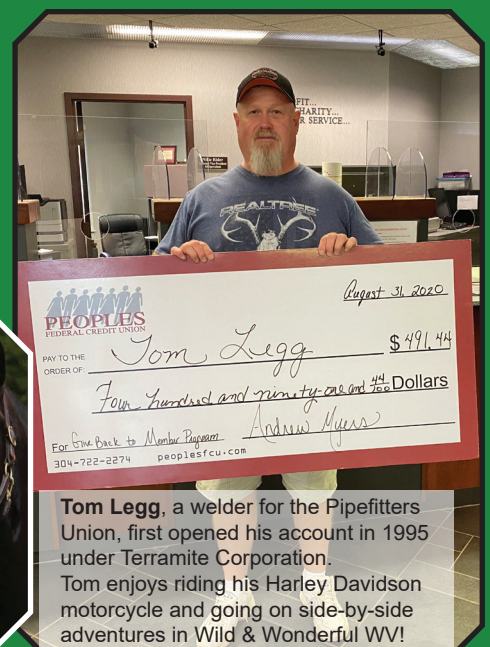


JUNE: M. June Hawley \$500

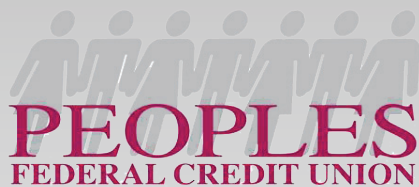
Sonora Winds has been a member since 2004, although she has credit union roots - her father Billy Gene Hager - was a member and machinist at Union Carbide Corp. Institute Plant. Sonora states "when I moved back to the valley you were the only institution willing to give me my truck loan." Her passion is equine rescue and the money she won will go toward Heart of Phoenix (www.vvhorse rescue.org).



JULY: Sonora Winds \$441.47



AUGUST: Tom Legg \$491.44



*Published for Members of
Peoples Federal Credit Union*

STAFF

Andrew Myers, *CEO*

BOARD OF DIRECTORS

Jesse Scott II, *Chairperson*
Richard "Dick" Daugherty,
Vice Chairperson
Mary Lou Thacker,
Secretary/Treasurer
Jack Norton
Steven Hamrick
Tommy Mullins

SUPERVISORY COMMITTEE

Steve Hamrick, *Chairperson*

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

ROUTING

#251983811

www.peoplesfcu.com



Peoples Federal Credit Union is a member owned, not for profit, financial institution established for the financial benefit of its members. The credit union is under the direction of a 7 member, volunteer board of directors, with a certain number of terms expiring every year.

In 2021 there will be two (2) seats expiring that will need to be filled through the Nominating Committee process. If you are a member in good standing and would like to be considered for one of these positions, please send your name, contact information, and a brief biography/resume about yourself to: **Richard Daugherty, C/O Peoples FCU
419 First Avenue South,
Nitro, WV 25143.**

The Nominating Committee will provide you with the criteria to be eligible for Board service. **Please provide your biography by November 5th, 2020.** The Federal Government has legal election guidelines the credit union is required to follow and will be done so by the Nominating Committee of the credit union.



H	October 12	Columbus Day
O	November 11	Veterans Day
L	November 26	Thanksgiving Day
I	December 24	Christmas Eve
D		closes at noon
A	December 25	Christmas Day
S		

OFFICE HOURS

Revised

Effective September 1, 2020

Nitro Lobby

Lobby	Monday / Wednesday / Friday	9:00 am - 5:00 pm
	Tuesday & Thursday	9:00 am - 6:00 pm
	Saturday (Teller Services Only)	9:00 am - Noon
Drive-Thru	Monday thru Friday	8:00 am - 6:00 pm
	Saturday	8:00 am - Noon

Eleanor Lobby

Lobby	Monday / Wednesday / Friday	8:30 am - 4:30 pm
	Tuesday & Thursday	8:30 am - 6:00 pm
Drive-Thru	Monday & Wednesday	8:00 am - 4:30 pm
	Tuesday / Thursday / Friday	8:00 am - 6:00 pm
	Saturday	8:00 am - Noon

Point Pleasant Lobby

Lobby	Monday thru Friday	8:30 am - 4:30 pm
Drive-Thru	Monday thru Thursday	8:00 am - 4:30 pm
	Friday	8:00 am - 6:00 pm
	Saturday	8:00 am - Noon