



The Award Winning

VALLEY VIEWS

WINTER 2009

A-K VALLEY FEDERAL CREDIT UNION... BETTER THAN A BANK

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HAPPY 2009!

CELEBRATE CONVENIENCE WITH PRODUCTS & SERVICES
THAT WILL HELP SIMPLIFY YOUR LIFE IN 2009!

- E-Statements
- Online Banking with Bill Pay
- Phone Teller
- Wireless Banking
- Direct Deposit & Payroll Deduction
- Online Membership & Loan Applications
- Access to over 25,000 Surcharge Free ATM's in the U.S. and Canada
- 3,500 Shared Service Center locations in the U.S.
- Online check reorder
- And Much More!



To learn more about these products and services, visit www.akvfcu.com

A-K Valley FCU...Safe, Sound, and Secure!

America's Credit Unions are a safe and wise harbor for consumer savings. At a time when there is trouble with other financial institutions, credit unions continue to help members get low cost loans and secure deposit accounts. Credit Unions are the wise consumer choice and we can assure you that A-K Valley Federal Credit Union is safe, sound and secure!

You can enjoy added peace of mind knowing that your deposits are federally insured through the National Credit Union Administration (NCUA). Not one penny of insured savings has ever been lost by a member of a federally insured credit union.

The NCUA insures all federal credit unions. NCUA is backed by the full faith and credit of the U.S. Government.

NCUA insures accounts up to at least \$250,000. IRA & KEOGH accounts are insured separately up to \$250,000.

If you have any questions or concerns, please feel free to call us at 724-335-2274 or stop by any of our branch locations.

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency



Important Notice to All Members



The 2009 Annual Meeting of the membership of A-K Valley Federal Credit Union will be held at the Clarion Hotel on **Tuesday, April 28, 2009** at 7:00 p.m. Doors will open at 6:30p.m.

In order to conduct a more efficient business meeting at the Annual Meeting, the Board of Directors adopted an amendment to Article VI, Section 2 of our Bylaws. This bylaw states nominations shall not be made from the floor unless sufficient nominations have not been made by the Nominating Committee or by petition. This procedure conforms to recommendations and guidelines established by the National Credit Union Administration (NCUA).

Petitions for those seeking nominations to the Board of Directors can be obtained by writing to the NOMINATING COMMITTEE, A-K Valley Federal Credit Union, 3271 Leechburg Road, Lower Burrell, PA 15068. For further information, please contact either of the following Nominating Committee members: Dave Leone at (724) 337-1067 or Victor Bastecki at (724) 339-9632.

Petitions and instructions will be sent to the member requesting the petition. The petitioning member must present a brief statement, stating qualifications and biographical data, along with having the petition signed by at least 1% (105) of the members of this credit union. Completed forms must be received by the Nominating Committee by the close of business, 4:30 p.m., on Thursday, March 5, 2009. Failure to comply with these conditions will invalidate the petition presented.

Below are the eligibility qualifications for our volunteers:

An individual must have been a member of any credit union for a minimum of two years prior to running for office.

- The individual cannot have caused any financial institution a loss.
- The individual must complete self-paced modules as defined by the "Education and Training for Credit Union Volunteers Policy."
- A board member must attend a minimum of 75% of the regularly scheduled meetings.
- An individual must be at least 18 years old to qualify as defined in Article VI, Section 7 of the Bylaws and in accordance with board policy.
- If at a later date it is discovered that this individual does not meet the above criteria, this individual can be removed from office.

Incumbent officers are not required to file a petition; however they must notify the Recording Secretary of their intentions. There are two positions open on the Board of Directors. Two incumbent candidates, Marcyllyn Spillers and Jeffrey Dohn will run for re-election. The Recording Secretary will post each nomination along with those of the Nominating Committee in a conspicuous place in the credit union offices.

Save for 2009

No matter what it is you wish to save for in 2009, we can help you!

Holiday Club Accounts: Start saving for next years holiday season with a Holiday Club Account! Your holidays can be a little brighter with some extra money!

Vacation Club Accounts: Save for that relaxing and well deserved getaway. Start saving now and making travel plans will be a breeze!

Members Choice Accounts: No matter what it is that you want or need in 2009, a Members Choice Account can help you get it. You pick what you want to save for and start saving...you'll be able to purchase that item in no time.

There are NO FEES associated with the accounts mentioned above and no minimum balance is required. You can open any or all of these accounts at any time of the year. Make deposits over the counter or at any of our branch locations, through payroll deduction from your employer, retirement, or any government agency check. You may withdraw money from the account at any time during the year with no penalty. You will also start earning interest on these accounts once your balance is \$100.00 or higher.

COIN EXCHANGE

Exchange coins for cash by using one of our coin counter machines. We have a machine at both our Lower Burrell and Natrona Heights offices for your convenience.

A-K Valley FCU's Usage Fees

- 2% of Deposit for members**
- 5% of total for non-members**



The majority of local retailers and other financial institutions charge an average of 9%.

Stop in to A-K Valley today; exchange your coin into cash and SAVE!

“Looking for a Surcharge Free ATM? Just text your location to our ATM Locator!”

A-K Valley Federal Credit Union announces another easy way for you to find any of the 25,000 CO-OP Network surcharge free ATMs – via text messaging. Just send your location (city & state, zip code or intersection) to 692667 & within a minute, the service will send you the nearest ATM locations. Need additional locations? Text “more” and the service will send you the nearest ATM locations.

This is a free service, only standard text messaging rates as set by your mobile carrier apply.

Don't have a mobile phone? Search for a Surcharge FREE ATM online by visiting www.co-opnetwork.com or call 1-888-SITE COOP (748-3266) to find the nearest surcharge free CO-OP Network ATM.

**The CO-OP Network ...
just another benefit of belonging to A-K Valley FCU.**

**FIND YOUR NEAREST
SURCHARGE-FREE
CO-OP NETWORK ATM,
NO MATTER WHERE YOU ARE.**

Mobile Phone:

Text your location to 692667 [MYCOOP]

Online:

Visit www.co-opnetwork.com

Toll-Free:

Call 1-888-SITE-COOP

GPS:

Download ATM locations to your navigation device



Wallet Card - cut out and take with you everywhere you go.

ACCOUNT ALERTS!

“Receive E-Mail Alerts about your Account!”

Wouldn't it be nice to know right away when your checking account balance falls below a certain amount? Or, when a transfer from one account to another was completed? Well, now you can! You can set up alerts based on your specific needs.

HERE'S HOW:

- Log on to e-teller online banking
- Under “Personal Options,” (along the left side of screen) Click “Alerts”
- Go to the Upper Right Corner of the screen, you will see tabs for the following: “General Alerts,” “Account Alerts,” “Transfer Alerts,” “Bill Pay Alerts,” & “Alert History.”
- Click on & go through each tab to see the various “Alert” options. You can customize each alert to your own specific needs.
- These options can be modified at any time. Taking advantage of this “Alerts” feature is FREE!

Get Started Today! Set up these alerts in E-Teller Home Banking today and you'll be sent an email immediately when specified transactions occur.

Have questions? Call us today; we'll walk you through it.

For Your Business

Whether you already own a business or are looking to start a new one, we have a full line-up of products and services just for your business.

Check out our line-up:

- Business Checking (Basic, Dividend Plus or Business Analysis)
- Business Loans (Vehicle, Equipment, Line of Credit, Mortgages, and more!)
- VISA Credit Cards
- VISA Debit Cards
- Investment & Retirement Services (Employee Financial Education Seminars, Specialty Services for Executive, Secondary Benefits, 401K Plans, and more!)
- VISA & Master Card Merchant Card Services
- Online Banking & Bill Payment Service
- Direct Deposit/Payroll Deduction
- And Much More!

Stop in, call or visit us online for more information about how A-K Valley FCU can help your business.

THE HOME OF YOUR DREAMS AT A PRICE YOU CAN AFFORD



How would you like to lower your monthly mortgage payments? A-K Valley FCU is proud to offer 40-year mortgages. We feel home ownership should be available to everyone, and to want to help all of our members get the home of their dreams. This term makes

home financing more affordable by lowering the monthly payments. If you're a first time homebuyer, or looking for your retirement home, this mortgage offer is perfect for you! You get the lowest payment available on a fixed-rate mortgage. You won't find a better deal on mortgages anywhere! If you're looking for expert advice, low monthly payments, significantly reduced fees, and flexible financing options, your credit union can help! Our experts are prepared to answer all of your home buying questions.

Call Us Today at 724-335-2274.



Main Office

3271 Leechburg Road
Lower Burrell, PA 15068
(724) 335-2274

Natrona Heights Office

2861 Freeport Road
Natrona Heights, PA 15065
(724) 226-1500

Hours of Operation:

(Both offices above have same hours)
Monday, Tuesday, Wednesday,
& Friday—9:00 am-4:30 pm
Thursday—9 am-7 pm
Saturday—9 am-12 pm

Homewood Branch Office

7249 Frankstown Avenue
Pittsburgh, PA 15208
(412) 247-5600

Hours of Operation:

Monday, Wednesday & Friday
9:30 am-4:30 pm

Web Site: www.akvfcu.com
E-mail: mycucmail@akvfcu.com

Shared Service Centers

Shared Branching is a cooperative network of credit unions that have joined together and created shared services centers across the country. By sharing facilities, credit unions can offer greater convenience for members to access their accounts at many locations just as if they were at their home credit union.

For more information visit, www.cuservicecenter.com

2008 A-K Valley FCU Board of Directors

Paul Revak-Chairman
Doug Montanari-1st Vice Chairman
Don Careatti-2nd Vice Chairman
Marcylyn Spillers-Secretary
Jeff Dohn-Treasurer

A-K Valley FCU Management Team

Janet L. Horn—President/CEO
Lanny L. Horn—COO/CFO
Daniel Douth-Financial Services Supervisor
Anita Herrington-Teller Supervisor
Wendell Madison-Director of Lending
Bernie Harkins-Natrona Heights Branch Manager



Holiday Closings

Martin Luther King Day

Monday, January 19, 2009

Presidents' Day

Monday, February 16, 2009

Memorial Day

Monday, May 25, 2009

Hurry In For a Holiday Loan



Whether you need to pay off some credit card debt that has accumulated from your holiday shopping or you would like to take a nice vacation to recuperate from the stressful holiday season, we are here to help. Stop in today and apply for a Holiday Loan! With rates as low as 8.70% APR, you can't go wrong! Maximum loan amount is \$2,000 * with a 12 month maximum repayment term. HURRY IN, offer expires January 31, 2009.

*Depends on Credit Score



Whether you move, switch jobs or retire; your membership with A-K Valley FCU is not affected.