

UPDATES

The 167th TFR FCU has removed our ATM machines from the following locations:

The Food Shack – Winchester Ave.
Hilltop Café – Williamsport Pike
Rock Cliff Subs & Pizza – Rock Cliff Drive

The ATM's at those locations will no longer be free to our members. Members can still use the ATM's located at both the Main and South Berkeley Branch, the Air National Guard Base, Rt 51 Lounge in Inwood, and all Sheetz convenience stores with no additional fees.

We had hoped to have the 167th TFR Federal Credit Union Cookbook with recipes submitted by our members published this Fall. However, this project had to be put on the back burner for the time being because we still don't have enough recipes. We received plenty of cakes, pies, cookies, and other dessert entries, so please do not send any more sweets. But we are still in need of breads, soups, salads, casseroles, and main dishes in order to have a good variety of tasty dishes. Also helpful would be low fat and diabetic dishes. Recipes to can be mailed, e-mailed, or dropped off at either branch.

For those who use our NetBranch On-line Banking service, be sure and sign up for E-statements. They're quick, easy, and convenient.



Air Time

The 167th TFR Federal Credit Union's Official Newsletter

FALL 2010

A HUNTING

We Will Go ...

WOW!
8.00%
interest

Attention all hunters! Set your sights on a loan at the 167th TFR Federal Credit Union. Don't pass up the chance for some "big bucks" or maybe you just need a "little dough." Whatever your desire, hunt no further for a great loan rate...up to \$5,000.00 for 48 months at 8.00%. See one of our loan officers today before this loan goes out of season.

Yuks and chuckles - Why is money called dough? Because we all "knead" it.

TIS THE SEASON

It's happening already! Decorations are in the stores, commercials are running on TV, and the kids have started to make their lists. Christmas will be here sooner than you think! The Credit Union is now offering our holiday loan ... \$1,000.00 for 10 months @ 10% interest. Apply soon and beat the last minute rush!

HARVEST DAY & MEMBER APPRECIATION



On behalf of the Staff and Board of Directors, we would like to thank you for your continued loyalty, trust, and support of the 167th TFR Federal Credit Union. To show our appreciation, we will be hosting a special Harvest Day festivity on Friday, October 29, 2010. We will be serving refreshments throughout the day...hot dogs, chips, drink, cookies, and other goodies. Also, members will be able to enter drawings for cash and prizes. We hope many of you will stop by at either of our branches and join us for this celebration for the most important people in our Credit Union—the members!

HOLIDAY CLOSINGS

Thursday, Nov. 11 - Veteran's Day
Thursday, Nov. 25 - Thanksgiving Day
Saturday, Dec. 25 - Christmas Day
Saturday, Jan. 1 - New Year's Day

HOLIDAY HOURS

Friday - Nov. 26
Dec. 24
Dec. 31
Drive Thru Only - No Lobby
Edwin Miller Blvd 8AM - 12PM
South Berkeley 9AM - 1PM

WHY DO WE PLACE CHECKS ON HOLD?



In today's world often the honest person is the victim. For your protection, we place checks on hold ... because being a victim of fraud could cost you hundreds of dollars that you may never recoup.

Fraud is happening all around us. Dishonest people create money orders representing a variety of financial institutions. The US Postal Service has counterfeit postal orders that are being circulated. Many people receive money orders and/or checks in the mail, usually with the stipulation that a part of the funds be wired back to the sender, all of which are counterfeit. These types of fraud are especially prevalent during the holiday season, when the perpetrators know that folks are always in need of a little extra cash.

Therefore, with your best interest in mind, we put checks on hold. If we cannot determine if a check is legitimate and we will receive payment, those funds will be held. Checks issued locally, especially Cashier's Checks that can be verified, may not require a hold. However, other checks such as those issued for insurance purposes may require a hold due to instances of Stop Payment or counterfeit claims.

We don't want a bad check from a dishonest person to cost you time and money. So when in doubt, we will question a check – but only for your protection.

CHECK OUT OUR Scarecrow Superheros!



The 167th TFR Federal Credit Union participated in the Main Street Martinsburg Scarecrow Fest for the first time this year. Rachel Walker designed and assembled our dynamic duo in patriotic red, white and blue spandex. You'll find our masked crusader and his lovely partner "guarding financial freedom" at the second light post past the corner of Race and Queen Street on the right hand side of the street. What a fun way to get involved in our community!

SKIP PAYMENT REQUEST

If you find that money gets a little tight at this time of the year, you might be able to skip your December loan payment at the 167th. Just come in, fill out a skip payment form, and turn it into our loan department. They will then determine if you are eligible to participate in this program.

Loans excluded from eligibility for skip payment include: First Mortgages, Second Mortgages, Home Equity Loans and Lines of Credit, Land Loans, and Certificate/Share Secured Loans. Other restrictions apply, so if you have any further questions, please contact one of our loan officers.

THUNDER OVER THE BLUE RIDGE

The 167th TFR Federal Credit Union was a proud sponsor of the "Thunder over the Blue Ridge" Air Show at the WV Air National Guard Base on September 4th & 5th. This allowed us to have a Chalet/Tent set up directly in front of the flight line where we had front row seats for all the amazing aerial events that took place on those two days. Members of our staff were also busy behind the scenes helping in the collection, tabulation, and deposit of the donations made to the United Way.

The names of twelve lucky members of the Credit Union were drawn to receive special VIP tickets to the Air Show that also included a VIP Parking Pass, access to the 167th private chalet where they were treated to free food, drinks, and snacks, \$50.00 cash, a digital photo frame, and a digital camera to record memories of the day.



The winners were:

- Tom Bowers
- Linda Martini
- Paula Brown
- Roger Sencindiver
- Donald Butts
- Patricia Sowers
- Robert Gregory
- Richard Stewart
- Shelley McClain
- Lauren White
- Laurie McCown
- Mary Wood

We hope everyone enjoyed the day!

Lucky WINNERS CONGRATULATIONS!

Just being a member of the 167th TFR Federal Credit Union makes you a winner! But this summer, the following members won some special prizes:

July Fourth Picnic Basket Winners:

- Jennifer Leake
- Sarah Baker

Winners of our Staycation Loan Camping Packages:

- Travis Donovan
- Evelyn Gulledge

FALL 2010

MAIN OFFICE

1945 Edwin Miller Blvd.
Martinsburg, WV 25401

Drive Thru Hours
Monday - Friday
8:00am-5:00pm
Saturday
8:00am-12:00pm

Lobby Hours
Monday - Friday
9:00am-5:00pm
Phone 304-267-2944
Fax 304-267-9476
Audio 304-267-2399

SOUTH BERKELEY
304-263-0260

CLOSED Monday
Tuesday-Friday
9:00am-6:00pm
Saturday
9:00am-1:00pm

CORRESPONDENCE
P.O. Box 1897

Martinsburg, WV 25402-1897

SUPERVISORY COMMITTEE
P.O. Box 1677 Hedgesville,
WV 25427

Air Time is published quarterly by 167th TFR Federal Credit Union, as a source of education and information to its members/owners and membership groups. The rates and information published herein are good as of June 30, 2010 and may be subject to change after that date. Contact a credit union employee for more information about rates, fees, and terms.