

Little Life-Savers



Beginning in August we are re-vamping our Little Savers Club. Now for only \$5.00 your child can open a savings account at the 167th and begin a lifetime habit of saving. Each child (up to 10 years of age) will receive a free gift packet when he or she opens an account. It will include a special savings card. Each time the child makes a deposit, we will stamp the card, and after 5 deposits, he/she will receive a prize. This is a great way to encourage children to save a portion of their birthday or Christmas money, allowances, or money received for extra chores. Grandparents and other relatives may want to chip in, especially if they know that the funds will be used for college.

It's never too early to begin to teach your children the principle of saving and, hopefully, it will start them on a lifetime journey of financial responsibility.

Holiday Hours

The 167th TFR Federal Credit Union will be closed on:

Monday, September 6 – Labor Day

**Due to the Martinsburg Air Show at the 167th Airlift Wing, the South Berkeley Branch Office will be closed on Saturday, September 4, 2010.

Air Time

The 167th TFR Federal Credit Union's Official Newsletter

Staycation Loan Special!

Are you tired of high gasoline prices, exorbitant hotel rates, being stuck in traffic, and fighting the crowds!? Maybe this year it's time to try a "staycation" for a change. Instead of spending all that time and money going away, why not turn your backyard into a vacation paradise. Create a relaxing area with a patio, fountain, hot tub, or pond that you can enjoy all year long. Install a backyard pool and splash away all summer and not just one week out of the year. Purchase some new outdoor furniture and a shiny stainless steel grill... then invite your friends and family over for some "shrimp on the barbie" (or maybe just hamburgers & hotdogs).

Anyone who receives one of these special loans will have his/her name placed in a drawing for an assortment of camping gear, including a tent, sleeping bag, lantern, and camp chairs...all you need to spend a night out under the stars. We will be giving away 2 sets of camping equipment, one for each branch.

Whatever your desire, let us help you finance your backyard staycation with a loan ...up to \$6000.00 for 36 months as low as 8.95%. Come in or call Valerie or Judy at the North Berkeley Office ... Kathy or Hope at the South Berkeley Branch. It's the vacation that will last for years to come!

NEW!

Lower Membership Rate

It now costs less to be a member of the 167th TFR Federal Credit Union! As of March 1, 2010, you only have to keep \$5.00 in your savings account to maintain your membership with us, and new members can open an account with just \$5.00 in a savings account. We hope that this will be especially helpful for families to open accounts for their children. It's never too early to start saving for the future!



Wedding Registry Account

According to the latest statistics, the average American wedding costs between \$18-\$22,000.00! If there are wedding bells in your future, now might be the time to consider opening a "Wedding Registry Account" at the 167th today!



What is a financial wedding registry account?

It is a specific account that we offer exclusively to our bride and groom to be. The account can be used for wedding expenses or for monetary donations from friends and family.

How does it work?

It gives the bride and groom the opportunity to tactfully ask friend and family members for monetary gifts by handing out wedding registry cards that we provide for you. Your friends and family members can then mail a contribution or stop by in person to deposit a monetary gift to your account in their name. As always, your account information is always confidential.

What are the benefits?

- No hassling with gift cards (often with hidden fees) and checks
- The opportunity to use the funds when you need them and toward what you need them for (i.e. nest egg, deposit on a home, honeymoon, or even wedding expenses)
- FREE gift when you open your account
- A welcome bag with lots of great wedding planning information

It's also a great way to start your financial future together!

How much does it cost?

The wedding registry account requires a minimum balance at all times of only \$5. For more information or to set up your own registry account, call or stop by today!

Coming Soon... E-Statements

More and more members are managing their finances on-line. Beginning in August, you'll also be able to receive your monthly/quarterly statements on-line by signing up for our E-statement program. Just add your name to the list at either of our locations and you'll enjoy the benefits e-statements provide:

- Faster access – no waiting for the mail
- No misplaced, misdirected, or stolen paper statements
- Download your statement to your computer and store for future reference

In addition, you'll be saving the Credit Union the expense of printing and postage.

IMPORTANT! New Opt-In for Courtesy Pay*

In 2006, the 167th TFR Federal Credit Union made available to our members the Overdraft Advance Plan. Overdraft Advance automatically provides protection in the event that you overdraw your account up to a set limit. At that time, those members who did not want to take advantage of this service were required to sign a waiver to "opt out" of the program.

The Federal Reserve Board has recently passed new regulations requiring all financial institutions to obtain an "Opt-in" from account holders to continue providing overdraft service on ATM and one-time debit card transactions clearing your account. These regulations go into effect on August 15, 2010.

Many of our members appreciate the Overdraft Advance service we offer. Courtesy Pay saves you the embarrassment of unintentional errors and denied transactions.

We recently mailed an "Opt-in" letter to all debit card holders, and many of you have already responded. If you haven't returned your form, please fill in the bottom portion of the letter and return it to the Credit Union. Please fill in all account numbers that you want to include Overdraft Protection.

If you did not receive your letter or have misplaced it, please contact us. If you currently have Courtesy Pay protection and we do not receive an "opt-in" form, that service will be turned off of your account for ATM/Debit Card transactions after the August 15 deadline.

Don't delay, Opt-in TODAY

*Does not include checks and automatic bill payments (ACH)

WOW! Air Show Tickets Now On Sale!

The credit union has tickets to Thunder Over The BlueRidge "Friends Of The Air Show" tickets available for Saturday and Sunday at a cost of \$20 per person.

Visit www.MartinsburgAirShow.com to check out the awesome line-up!

Lucky WINNERS

Summer 2010

In honor of Mother's Day & Father's Day, our members had the opportunity to enter to win special gifts. Moms were given a gorgeous hosta plant and a box of candy, while Dads received a gift card to Lowe's. Ten names were chosen, five from each branch. The winners were

Mother's Day: Pam Cochran, Carolyn Shaffer, Kenna DeGraw, Teressa Elliott, Clinton Hutzler, Ruby Heironimus, Phyllis Shade, & Anita Trout

Father's Day: Bob Brindle, Steve Sower, John Mason, Kathlena Atwell, James Butler, Geoff Miller, Jonathan McDonald, Scott McDonald, Henry Robinson, & Bryan Dugger

The winner of our Mini-Vacation package was announced at our Annual Meeting celebration at Pikeside Bowl. Shelby Vaughn won a 2 night stay at a hotel of her choice, a Red Lobster gift card, a gas card, and assorted other vacation goodies.

But, the biggest winner of all was chosen from among those who took advantage of one of our Spring loan specials. Congratulations to Leroy Kontz who was the lucky winner of the John Deere lawn mower!



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

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

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P.O. Box 1897

Martinsburg, WV 25402-1897

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.