

Air Time

The 167th TFR Federal Credit Union's Official Newsletter

HARVEST DAY CELEBRATION

You're Invited

to join us for a special Harvest Day//Member Appreciation Celebration on Friday, October 28th. We will be serving light refreshments and each member in attendance will receive a small gift. Staff members will be available in the lobby to sign up members for E-statements ... the faster, paperless way to receive your monthly or quarterly statements.

Also, on that day, the winners of our Watch Us Grow membership campaign will be chosen. Since June, members have been recruiting family, friends, neighbors, and co-workers to join the Credit Union. When one member brings in a new member, \$5.00 is added to the jackpot (up to a maximum of \$1,000.00). The names of the new member and the person who referred the member are then entered into a 50/50 drawing. The jackpot now stands at \$545.00. But there's still time to make it grow!

We have chosen Harvest Day to kick-off our Annual Food Drive to help the less fortunate in the community. This year we are offering two ways that you can participate. Either bring in canned and/or non-perishable items to fill our box, or you can donate \$1.00 (or more) that can be deducted directly from your account if you choose. The Credit Union is also offering reusable grocery bags with our logo for \$1.00 each. Anyone who gives a donation of any kind will have his/her name put on a feather that will help us "dress our turkey." On November 21, we will take all the feathers, place them in a turkey roaster, and draw the names of 5 lucky winners who will receive a frozen turkey, just in time for Thanksgiving Dinner! The proceeds of the Food Drive will go to a local food bank to help feed the hungry.

OFFICE HOURS

North Berkeley Branch – Edwin Miller Blvd.

Lobby & Drive-Thru
Monday-Friday 9 AM-5 PM
Drive-Thru Only
Saturday 8 AM-12 PM

South Berkeley Branch – Tablers Station Business Park

Closed Monday
Lobby & Drive-Thru
Tuesday-Thursday 9 AM-5PM
Lobby & Drive-Thru
Friday 9 AM-6 PM
Saturday 9 AM-1 PM

HOLIDAY CLOSINGS

Monday, Oct. 10 – Columbus Day
Friday, Nov. 11—Veteran's Day
Thursday, Nov. 24 –Thanksgiving Day
Monday, Dec. 26 –Christmas
Monday, Jan 2 – New Year's
SPECIAL HOLIDAY HOURS
DRIVE THRU ONLY
NBB 8 AM to 12 PM
SBB 9 AM to 1 PM
Friday, Nov. 25- Black Friday
Saturday, Dec. 24 – Christmas Eve
Saturday, Dec. 31- New Year's Eve



Let Us Help You

STUFF YOUR STOCKINGS

This Holiday Season

with one of our special seasonal loans.

8.00%
interest!



For the early bird shopper, the Credit Union is offering a Black Friday Loan from mid-October through Thanksgiving. Borrow up to \$2,000.00 for 12 months @ 8.00% interest. Those approved for this loan will receive a reusable shopping bag to help bring home all the bargains.

For the procrastinator, the Christmas Loan will be available from November 29-December 24, 2011. Borrowers can be approved up to \$1500.00 for 10 months @ 8.00% interest. Pick a candy cane from our Christmas Tree and you could receive a discounted interest rate from .25% to .75%!

Gift Cards

Tired of wracking your brain looking for the perfect gift for the friend who has everything? Not sure what the grandkids are into this year? Need a gift for your mother-in-law that she won't return ... again? Give the gift that everyone on your shopping list can use, a Visa gift card from the 167th Federal Credit Union.

Unlike a store or restaurant card that forces the recipient to use the card at only one place, Visa gift cards are accepted anywhere the Visa logo is displayed. They're perfect for any occasion ... no PIN required.

Save time...save gas...and avoid the madness at the mall! Wrap up all your holiday shopping with one quick trip the 167th!

CHRISTMAS CLUB ACCOUNTS

For all our members that already have a Christmas Club, your funds were transferred into your savings account on October 1st. If you wish to have a check mailed to you for your Christmas Club, please contact us. Any deposits made to your Christmas Club account after October 1st will be deposited for next year. Anyone who has an account with us can add a Christmas Club account and begin saving for next year. You don't have to save a set amount Payments to a Christmas Club can be set up to withdraw monthly from your savings or checking account, or they can also be set up through payroll deduction.

PARTNERS IN EDUCATION

Valley View School

Two of our staff members braved the stormy weather to meet and greet both students and parents during orientation night at Valley View on August 19th.

Packs of Life Savers and Credit Union pencils were given to the children to promote our Little Life Savers Accounts for children up to 10 years old. Parents were given brochures explaining the benefits of being a Credit Union member. Children were also asked to vote for their favorite teacher to win a Pizza Party for that class. After all the votes were counted, Mr. Jurkowski was the winner. His kindergarten class was treated to pizza, chips, juice, cookies, and a goodie bag! They were so excited!

The Credit Union is supplying treat bags for the Trunk or Treat activity at the school on October 18th. We'll also be there in person passing out treats to all the little ghosts and goblins.



Did you know...

that November is one of the best times of the year to purchase a new car?... and the rates couldn't be better with our "Invest in America" Loan Special. Finance a new or used American made vehicle for as low as 4.50% for qualified buyers with Direct Deposit for 54 months.

In addition, the borrower's name will be entered into a drawing for a Daytona 500 Party. This party package will include a 40" TV, a \$200.00 Martin's Gift Card for refreshments, Race Theme Party Supplies, 4 Pit Crew T-Shirts, and 2 Soft Coolers. Drawing will be held in January 2012.

PROUD TO SERVE



To honor our military, we will be giving away American Flags during the week of November 7. In addition, while supplies last, those who are currently serving and veterans who have served our country will receive a gift from us. We want to say "thank you" to all those who have given up so much to protect our freedoms.

We are also proud to announce that one of our own staff members has recently completed basic training and is now Airman First Class Valerie Riggelman of the 167th Air National Guard. We are glad to have her back in the Loan Department, but only for a few short weeks. She will be leaving us again at the end of November to continue her training and won't be returning until after the New Year.



Holiday Savings Tips

The holidays are a time for family gatherings, travelling, parties, and unfortunately over spending. Americans routinely go over their budget during this festive time of year. Here a few tips to help you save time, money, and stress this holiday season.

- **Start early!** Shopping early allows you to comparison shop and to catch pre-holiday sales, which could mean huge savings. This also curbs impulse shopping, which can be very expensive. Another benefit to shopping early is lower shipping costs if you need to mail a gift.
- **Use your creativity, not your wallet.** If you have creative talents, such as cooking or arts and crafts, making your own gifts can be more meaningful. If you're not very creative, consider giving your time. Offer to baby-sit or to do something special for someone.
- **Make a budget.** Decide how much you can afford to spend this year and write it down. Decide who you want to buy for, and how much you want to spend on each person. Take this list with you when you go shopping to ensure that you don't exceed your spending limit. Also, don't forget to include wrapping paper, decorations and shipping costs. These can add up fast!
- **Use credit wisely.** Avoid credit card offers or store charge card offers that offer you a discount if you sign up. These cards usually have high interest rates, and will typically end up costing you much more in the long run than the discount you receive when you sign up for the card.

Keep in mind that it's never too early to start planning for next year. If you are feeling financially stressed this year you may want to consider a Christmas Club account that will help you save for next year's holiday expenses. With a little preparation, you can ease your mind and your wallet and get back to enjoying this joyful time of year.



IMPORTANT CHANGE TO US SAVINGS BONDS

Paper savings bonds will no longer be sold at financial institutions after December 31, 2011. But they're not going away – electronic savings bonds can be purchased online through Treasury Direct.

In order to purchase a savings bond online, you will need to apply for a TreasuryDirect account. Just go to www.treasurydirect.gov and in 3 easy steps you can open an account. You will need to provide a few pieces of personal information, including your Social Security or tax payer identification number, e-mail address, and bank account and routing number.

Existing paper bonds are still valid and will continue to earn interest for 30 years from the issue date or until redeemed. You can continue to cash in savings bonds at the 167th TFR FCU.

SKIP-A-PAYMENT PROGRAM

If you find yourself needing a little extra cash during the holidays, you may be eligible for our Skip-A-Payment Program. Contact our loan department to determine if you are eligible to skip your December loan payment. Some restrictions do apply. Loans excluded from this offer include: First and/or Second Mortgages, Home Equity Loans, Lines of Credit, Land Loans, and Certificate/Share Secured Loans. Request forms are available at both office locations.

MAIN OFFICE

1945 Edwin Miller Blvd.
Martinsburg, WV 25401

Drive Thru Hours
Monday - Friday
9:00am-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-Thurs
9:00am-5:00pm
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 September 30, 2011 and may be subject to change after that date. Contact a credit union employee for more information about rates, fees, and terms.