

The Teller

Vol. 35, No. 3

Published by Beaver Valley Federal Credit Union
Beaver County's Community Credit Union

October/November 2011

Gettin' Ready For Santa HOLIDAY LOANS



\$5,000
ON YOUR SIGNATURE
As Low As
7.5% APR*
48 MONTHS

*Annual percentage rate.
Actual rate may vary based on creditworthiness.

Apply for a loan 24 hours a day, seven days a week:

Call **1-866-376-8332**

Visit us online at
www.beavervalleyfcu.org

Or, contact a loan officer:

Bridgewater
(724) 774-5225

Beaver Falls
(724) 847-3607

Happy Holidays

VISA GIFT CARDS

'Tis the season for convenience

The holiday season is upon us, and whether you celebrate Hanukkah, Christmas, Kwanzaa, or your own family tradition, your friends at Beaver Valley Federal Credit Union would like to wish you a wonderful holiday season and a bountiful New Year.

Regardless of how you celebrate, it's hard to escape the rush of the season. There are gifts to buy and wrap, packages to mail, office parties, family gatherings -- in addition to the busy schedule that you manage year-round.

The Beaver Valley FCU Gift Card is a smart, convenient time-saver. Gift Cards not only save you shopping time, they save you planning time, deciding time, driving time, mailing time, and, if the gift isn't perfect, the time spent to return it.



Gift Cards are great to give, but what about to receive? Everyone on your list will love Gift Cards, because they can be used anywhere that Visa is accepted. No matter what they asked for, a Gift Card is just what they wanted.

A Gift Card fits. A Gift Card is the right color. A Gift Card never has to be exchanged.

Enjoy your holidays, and save time by giving Gift Cards. Everyone will be glad you did. Stop in today and ask an associate, or visit our website at www.beavervalleyfcu.org.

Closing the GAP

With your next vehicle loan, protect your investment and put your mind at ease

There could be a big difference between what your insurance will pay and what you owe on your loan.

Most cars depreciate by thousands of dollars as soon as they are purchased. Unfortunately, if your vehicle is stolen, damaged beyond repair in an accident, or otherwise declared as a total loss, you are still liable to pay the difference, or the "gap," between your insurer's settlement and your loan balance. That gap will come out of your pocket for a vehicle that, for all practical purposes, no longer exists.

MEMBER'S CHOICE
Guaranteed Asset Protection (GAP)
could save you thousands of dollars

GAP is low-cost coverage that pays the potentially high-cost difference between your insurance settlement and your loan balance on items directly related to the purchase of your vehicle.

For just a few dollars a month, GAP can save you from making loan payments on a car,

Guaranteed Asset Protection

Low-cost protection
against high-cost losses.

truck or other vehicle that's beyond repair, or stolen and not recovered. GAP Plus coverage also includes up to \$1,000 toward your down payment of a replacement vehicle (where allowed by law and when financed by our credit union).

It's easy to be covered. You can sign up for GAP when you apply for your vehicle loan. There's no underwriting, no red tape, no hassle. And for your convenience, the amount can be rolled into your monthly loan payment. GAP is fully refundable if you cancel the coverage within the first 90 days.

Protect your family, your car and your credit rating. Contact your loan officer for more information about the benefits of GAP.

SHARE BVFCU MEMBERSHIP

You chose Beaver Valley FCU for our low rates on loans, good returns on savings, time-saving conveniences, and superior member service.

Now, share those great membership benefits with your family and friends.

We want to reward our new member for taking advantage of Beaver Valley FCU's valuable services and our existing members for helping us grow.

When you refer a friend or family member, and they open an account at BVFCU, you both will be entered into a drawing.

If your slip is drawn, the credit union will deposit \$25 into each of your savings accounts.

Stop by one of BVFCU's branch locations and pick up a referral form today!

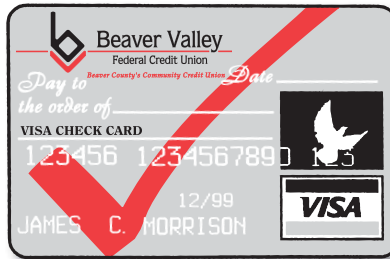
Hassle-Free Holidays

Use your BVFCU Visa Check Card this holiday season for safer shopping, easier travel, and peace of mind

A Beaver Valley FCU Check Card lets you pay for purchases with available funds in your checking account, without the inconvenience of writing a check.

Simply present your card to the cashier, just like a credit card. Because you're paying with your own money -- instead of charging against a line of credit -- there are no interest charges and you won't be billed at the end of the month.

You can also use your card to access your credit union checking



account in most ATMs displaying the Visa logo.

Move up to the next level of convenience. Call or visit the credit union to apply for a check card today!

HOLIDAY CLOSINGS

Veterans Day
Friday, November 11

Thanksgiving Day
Thursday, November 24

Christmas Observance
Monday, December 26

New Year's Observance
Monday, January 2, 2012

Martin Luther King, Jr. Day
Monday, January 16, 2012

Presidents Day
Monday, February 20, 2012

View. Click. Done.



Viewing and paying your bills has never been easier.

You may not enjoy paying bills, but your credit union can help to make it quick and easy. With BVFCU Online BillPay Service, you just view and click to pay your bills.

That's all there is to it, and it all happens on one secure website, so you don't have to visit multiple biller websites.

E-bills are electronic versions of your paper bills delivered to you through Bill Pay. With e-bills, you can quickly see your bill's payment amount, due date, and other details right in Bill Pay, even without your paper statement.

Our enhanced Online BillPay Service makes e-bills even simpler to use. You can:

- Add an e-bill quickly and easily
- Verify and edit biller information with one click
- Click on e-bill thumbnail for sign-up
- View recent payment details

You've got better things to do with your time.

Make quick work of your bill paying routine with e-bills and Online Bill Pay. Contact Beaver Valley FCU today and take your first step toward a more convenient monthly routine.

Certainty and Savings in Times of Change



Are you tired of paying high fees simply to keep a checking account?

Do you worry about the constant uncertainty associated with bank mergers and acquisitions?

If so, now is a good time to consider moving your checking account to Beaver Valley FCU. We offer a lot and we keep it simple to understand.

You Have a Choice!

Whether you want a checking account with no minimum balance requirements or service fees...

or

you want a checking account that offers you the benefits of 'value added' products...

Ask us to explain the advantages of free checking and value checking.

Beaver Valley FCU is happy to help switch your checking account from another institution.

OFFICE LOCATIONS

MAIN OFFICE

601 - 37th Street
Beaver Falls, PA 15010
General Office: (724) 847-3600
Loan Department: (724) 847-3607

BRANCH OFFICE

71 Bridge Street
Bridgewater, PA 15009
General Office: (724) 774-5050
Loan Department: (724) 774-5225

TELLERNET

Personal Online Credit Union
www.beavervalleyfcu.org

24/7 LOAN LINE

(866) 376-8332

INFORMATION HOT-LINE

(724) 847-3222

24-HOUR TELLER-PHONE

(724) 847-3100

ACH ROUTING/TRANSIT NUMBER

2433-7971-8

OFFICE HOURS

(Both Locations)
MONDAY-THURSDAY
9:00 a.m. - 4:30 p.m.
FRIDAY
9:00 a.m - 7:00 p.m.

E-MAIL ADDRESS

info@bvfcu.com
loansbeaverfalls@bvfcu.com
loansbridgewater@bvfcu.com

"Federally insured by NCUA"

Board of Directors and Staff

May the happiness
and good cheer of the
holiday season be yours
throughout the new year.

Thank you for your
friendship, good will, and
loyalty.

Beaver Valley Federal Credit Union
601 - 37th Street
Beaver Falls, PA 15010

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