

# Hometown Heritage



A Community Publication for Our Members & Friends **SUMMER 2011**

## ANNUAL MEETING A GREAT SUCCESS Election Results Announced




The annual meeting of Ohio Valley Community Credit Union was held on Tuesday May 3, 2011 at the Lewis Wetzel Center in New Martinsville, West Virginia. More than 200


members were in attendance to both commemorate and celebrate 50 years of the credit union operations. During the annual meeting, Board of Director election results were announced.

*"Thank you to our loyal members, especially our founding members who have helped to make the credit union such a successful financial institution. We will remain focused on serving you - our members."*

**- Greg Harper,  
Ohio Valley CCU CEO**

Board members elected to serve a new three year term include: Frank Shepherd, Dick Brookover, Herb Miller and Gregory Avdakov. 

## Does This Billboard Look Familiar?

Have you been out and about and seen our newest billboards? Featuring the ever recognizable Uncle Sam saying that we want you and your business, many members have already commented that they like the newest campaign and appreciate the nod to patriotism. What do you think? Drop us a note of your thoughts on our Facebook page- 'Ohio Valley CCU'. 



# 6 VACATION BUDGETING & SPENDING TIPS

Summer is around the corner and many families are working on plans for summer vacations. Vacation spending can be similar to Christmas spending. If you are not careful, or have not saved in advance, you can end up with a credit card mess to clean up. So, here are some tips to get you started in budgeting and spending wisely on this summer's vacation.

## 1.) Plan a summer vacation on a budget

It is important to know what you can afford before deciding what you'll be doing for your vacation. Set your limit well in advance of beginning your vacation. The important thing is to be aware of your budget.

## 2.) Subdivide your spending into categories

If you are used to using a monthly budget why not create the same thing for your vacation? You can divide your overall budget or spending limit by categories such as transportation, food, entertainment and extra spending money. If you know what you want to spend for airplane tickets, or gas (if driving) this may help in determining your destination.

## 3.) Reduce expenses

Just like you would with a family budget, look over the categories of your summer vacation and determine where you can reduce costs. Do you really need that much money for entertainment each day? This is where you can begin researching to find coupons, identify alternative sources of entertainment and use creative ideas. yalak tptso

## 4.) Make your money go further, spend smarter

While on vacation remember you don't have to have to go out to the most expensive restaurants, or even eat out every single meal. This saves a considerable amount of money considering most hotel and vacation area restaurants are quite pricey.



## 5.) Use cash when you can





Although it might not be wise to travel with a lot of cash, consider going to an ATM once you arrive at your destination and take out cash. Put the money in envelopes and use that money according to your daily plan. You have paid each day in advance and you don't have to worry about tracking spending for credit or debit transactions.

## 6.) Establish a vacation allowance

After all, it is vacation, so you get to take a little bit of a financial management vacation too, right? Consider giving each family member a daily allowance for spending. They can manage their own spending envelopes depending on how they want to divide up the money for purchases. Of course, children need additional guidance, but Mom and Dad can manage their spending allowance. 🌊

## SCHOLARSHIPS PRESENTED TO MEMBERS

This spring, Ohio Valley Community Credit Union awarded scholarships to four local students. Each student received a \$500 scholarship to help continue their education. This year's scholarship recipients are:

-  **Charles Myers:** Student at Beallsville High School. Charles is planning to attend Marietta College to become a teacher. yamr erssk
-  **Bradley Ullman:** Student at Warren High School. Bradley plans to attend the University of Akron to become an Anesthesiologist.
-  **Kaylyn Chase:** Student from St. Clairsville High School. Kaylyn plans to attend Malone University and major in Music Education and Music Ministry.
-  **Deborah Bennett:** Currently attends Mountain State University enrolled in the Masters in Strategic Leadership Program. Deborah plans to teach in the Bachelor's Program when her degree is complete.

## "Opt In" Now For Overdraft Services:

Federal regulations now require you to Opt-in to certain overdraft services for your Ohio Valley Community Credit Union Checking Accounts. Be assured that your overdrafts are being paid. Contact a branch office today to Opt-in. 🌊

# FROM BEHIND THE COUNTER

by Robyn McGuire  
HR/ Marketing Manager

The year 2010 was momentous for us as it was our 50th anniversary year. Our intent was to celebrate by giving back to the communities we serve. Multiple committees were formed to ensure these events and plans were carried out. When we set out to do something at OVCCU we always have great support from the employees who work together as good teams should to get the job done.

Thank you to everyone who worked so hard resulting in a wonderful 50th anniversary celebration. One of the things we did to "pay it forward" was purchase pediatric back boards for the local volunteer fire departments/e-squads. Our goal was to raise enough money to purchase six of these special backboards.

To raise funds we conducted bake sales,

basket raffles, donation cans and our famous, "Sundae's on Friday's" sales. We made and sold ice cream sundaes every Friday. This event was not only popular but ended up being our most successful fundraising vehicle.

Not only did we meet our fundraising goal, we exceeded it and raised enough money to purchase nine pediatric backboards. These backboards were presented to the respective departments during our 50th celebration events. We felt proud to provide a service to these volunteer departments who run on very limited budgets. A job well done goes to the Staff and the members of OVCCU.

Now, we have moved firmly into 2011 and have planned and implemented many projects. Recently, we introduced an

entirely new business account structure to provide much improved and regulatory compliant services to our business members. Watch later this year for new checking account products, as well as new lending products and services and a change to our 24 hour audio response program.

A new telephone system will be launched in late 2011 that will provide an improved avenue of service to our members. There is also review on the implementation of a mobile banking platform. So, with that said you can rest assured that your credit union is continuing to work harder for you.

Our members are our number one asset and we strive to bring the most current and cutting edge products and services to you. Have a great summer. 🌊



## BACK TO SCHOOL LOANS GET CASH FOR CLASS

Need new clothes, backpacks, notebooks, or other school supplies? Ohio Valley Community Credit Union has you covered with our Back to School Loan. Apply for our low rate loan to purchase any essential item you or your family might need to prepare for going back to school. [itntayrb hmpotnso](#)

Rates are as low as 8.00% APR\*! Borrow up to \$750.00 with a maximum repayment term of 12 months.

Need more information? Contact a loan representative today. Note: This is not a private education loan. 🌊

\*APR = Annual Percentage Rate. Rates based on credit worthiness. All terms and conditions subject to change without notice. Payment example: If you borrow \$750.00 at 8.00% APR, your payment is \$65.26 for 12 months.

## COMMUNITY EVENTS AT THE CREDIT UNION

**Youth Week:** This year our theme was 'Money Rocks At My CU'. All of the offices were decorated in the Rock & Roll theme. The credit union offered many opportunities for youth to learn important savings habits including: New Baby accounts, Youth accounts and Teen accounts. All of these new accounts opened during Youth Week were given an official OVCCU Piggy bank to encourage and promote savings. When they fill their piggy and bring it back for deposit they will get a free gift.



**Earth Day:** Recyclable bins were purchased and distributed to groups and offices in our area to encourage recycling. It was a big hit and those who received a recycling bin were quite pleased to either begin or increase their personal recycling.

**Marching Miles for Children's Miracle Network:** Robyn McGuire placed second in the entire state of Ohio in total amount of funds raised during Marching Miles for Children's Miracle Network. Robyn raised more than \$2,500 to help provide free care for children who are in need of it but whose parents are unable to pay. 🌊

# Introducing Reloadable Pre-Paid Debit Cards

Now at Ohio Valley Community Credit Union you can enjoy the convenience of pre-paid and reusable debit cards. It's easy.

Load the pre-paid DebitPass card with cash, transfer money from another account or have your employer put all or part of your pay on the card via payroll direct deposit. Reload the card as you go, or make arrangements to fund the DebitPass card on a reoccurring basis – weekly, bi-weekly or monthly. snhoar kabre



## Where Can I Use It?

- DebitPass is accepted wherever Visa Debit Cards are accepted, more than 29 million locations worldwide.
- Get cash on virtually any ATM in the world; surcharge free at any MoneyPass ATM.\*
- Buy in person, by phone or by mail; shop online, transfer money and pay bills.



## So What About Fees?

- DebitPass has no monthly, annual or minimum balance fees, no overdraft or PIN Debit fees; no finance charges.
- No charge to check your balance via the Internet.
- No account or credit history required.
- Cheaper than travelers checks and accepted everywhere!



## Is It Safe?

- Perfect for travel as well as everyday use. Limit the amount of money you can keep on your card, safer than cash.
- If your DebitPass is stolen or lost, it can be replaced and your balance restored.

Sign up today or order a card for a family member.

*\*Other fees may apply to ATM withdrawals or balance inquiries.*



## Now Government Checks TO BE DIRECT DEPOSITED

The U.S. government has decided to stop mailing certain benefits checks. Those who applied for Social Security and some other benefits before May 1, 2011, will now get their checks electronically according to the U.S. Department of the Treasury. And those who already get those benefits will have to set up a way to get their checks through direct deposit by March 1, 2013.

This important change will provide significant savings to American taxpayers who will no longer incur the annual \$120 million price tag associated with paper checks and will save Social Security \$1 billion over the next 10 years.

Ohio Valley Community Credit Union currently accepts the direct deposit for thousands of federal benefits recipients. Should any member wish to transfer their direct deposit from another financial institution to OVCCU or to set up a new federal benefit direct deposit to OVCCU, simply contact us and we will be happy to help you make this transition easy and convenient.

"Switching now eliminates the risks of lost and stolen checks, and provides immediate access to your money on payment day," said Michael J. Astrue, Commissioner of Social Security.


The federal benefits included in this change are Social Security, Supplemental Security Income, Veterans Affairs, Railroad Retirement Board and Office of Personnel Management payments, the Treasury said.

# BUSINESS ACCOUNTS OFFERED IN THREE CHOICES

Since 1960 Ohio Valley Community Credit Union has been providing services to valued business owners. The credit union takes great pride in offering innovative financial services at little or no cost to its members. Ohio Valley Community Credit Union's commitment to great member service and low cost products has given it the opportunity to grow from a few small business accounts to a much larger member business profile.

A larger member business profile has caused the credit union to incur additional costs not prevalent in previous years. Effective June 1, 2011, Ohio Valley Community Credit Union has implemented a three tier business checking account profile.

All existing business accounts are now classified as basic business accounts. If your business needs are greater than the basic business account offerings, please contact us immediately to be placed in a more appropriate option. [ajni@ovccu.com](#)

We value all of our members and by implementing a three tier choice account system, the credit union will be able to better serve a larger and wider array of business accounts. This implementation will also provide more opportunities for growth in business products and services. Please view the rate and fee schedule shown below and contact us when you are ready to open your accounts. 

## ELIGIBLE BUSINESS CHECKING ACCOUNTS

Basic Business Checking	Classic Business Checking	Premium Business Checking
No minimum balance requirements	No minimum balance requirement	No minimum balance requirement
\$5.00 monthly maintenance fee	\$15.00 monthly maintenance fee	\$25.00 monthly maintenance fee
30 written drafts per month	125 written drafts per month	300 written drafts per month
125 deposited checks per month	1500 deposited checks per month	3000 deposited checks per month
\$0.12 per item over monthly limit	\$0.10 per item over monthly limit	\$0.08 per item over monthly limit

## BUSINESS ACCOUNT FEE SCHEDULE

Non-sufficient funds (per item)	\$22.00	Fax Service (each)	\$ 0.50	Copy (each)	\$0.50
Third party non-sufficient funds (per item)	\$20.00	Account printout (per month)	\$ 3.00	Dormant account (per month)	\$5.00
Stop payment request (each)	\$20.00	Wire transfer out (each)	\$15.00	Returned mail (per item)	\$5.00
Money orders (each)	\$ 1.00	Wire transfer in (each)	\$ 5.00	(8) Starter checks	\$5.00

# 50 Years: A Celebration of OVCCU

In 1960 a credit union was born. Fifty years later Ohio Valley Community Credit Union, an organization still going strong and getting better every year celebrated this milestone with a "50 & Fantastic" theme.


The credit union hosted a formal anniversary celebration on September 13, 2010. More than 250 guests were in attendance at the special event. Special dignitaries attending included: US Congressman Charlie Wilson, Ohio State Senator Jason Wilson, Senator Jimmy Williams, Representative Jennifer Garrison, District Representative - Ohio House of Representatives, Nick Gatz from



OVCCU celebrated a milestone anniversary this spring.

the office of George Voinovich - former Ohio Senator, Ann Block Representative for the office of Jennifer Brunner - former Ohio Secretary of State, Representative from the Office of Mary Taylor - Auditor of State of Ohio.

Local dignitaries included, Monroe County Commissioners, Monroe County Auditor Pandora Neuhart, Monroe County Treasurer Judy Gramlich, Monroe County Chamber of Commerce President Rusty Atkinson and Chris Prederi from the Ohio Credit Union League.

Thank you to all of our members, founders, volunteers and employees who have made Ohio Valley Community Credit Union a wonderful, safe and decent financial institution for more than half a century. We look forward to continuing to serve you for the next fifty years and beyond. 

## BRANCH LOCATIONS

### Hannibal Location

52775 Boston Hill Road  
Mon-Thurs: 7:30 a.m. - 5:00 p.m.  
Friday: 7:30 a.m. - 6:00 p.m.  
Saturday: 9:00 a.m. - 1:00 p.m.  
Phone: 740-483-2279  
Fax: 740-483-2023

### St. Clairsville Location

107 Plaza Drive | Ste. T  
Mon-Fri: 8:00 a.m. - 5:00 p.m.  
Saturday: 8:30 a.m. - 12:30 p.m.  
Phone: 740-699-4701  
Fax: 740-699-4704

### Woodsfield Location

700 Lewisville Road  
Mon-Fri: 8:00 a.m. - 5:00 p.m.  
Saturday: 8:30 a.m. - 12:30 p.m.  
Phone: 740-472-5123  
Fax: 740-472-5688

### Marietta Location

Lafayette Shopping Center  
450L Pike Street  
Mon-Thurs: 8:00 a.m. - 5:00 p.m.  
Friday: 9:00 a.m. - 6:00 p.m.  
Saturday: Closed  
Phone: 740-376-0197  
Fax: 740-376-0271

### Clarington Location

Corner of Ferry & Market Street  
Monday: 8:00 a.m.-5:00 p.m.  
Tues-Wed: Closed  
Thursday: 8:00 a.m. - 5:00 p.m.  
Friday: 7:30 a.m. - 4:30 p.m.  
Saturday: Closed  
Phone: 740-458-1387  
Fax: 740-458-1380

#### ATM Locations:

 Part of the Alliance One credit union cooperative, providing surcharge-free ATMs nationwide.


General Contact:  
800-688-2408 or 740-483-2279

Web Address:  
[www.ohiovalleycu.org](http://www.ohiovalleycu.org)



52775 Boston Hill Road  
Clarington, OH 43915

## Win \$25 If You Find Your Name Scrambled


Look for the five scrambled names hidden throughout this issue. If you can unscramble them to spell your name, you win \$25, which will be deposited into your account. Congratulations to **Marjorie Jacobs, Gary Cochran, David Majors, Stephen Bokone and Sherri Reisz**. All five of the lucky members whose names were scrambled found their names in the last issue. Read your newsletter. It pays! Please contact a credit union representative to claim your \$25 deposit. 

## Holiday Hours

**Independence Day**  
Monday, July 4th

**Labor Day**  
Monday, September 5th

## 'Like' Us on Facebook

Stay informed and up to date on all the happenings, specials and announcements at Ohio Valley CCU. We are now on Facebook. Please connect with us by clicking 'Like' on our page on Facebook under Ohio Valley CCU. We'd be happy to count you as one of our fans. 

## Call 24 Audio Response to be Discontinued

Due to both the advances of technology as well as reduced use from members, Call 24 will be discontinued as of December 31, 2011. For those who do not have access to online services, we realize how difficult this change may be. Therefore, please know that alternative solutions for this program are currently being reviewed. Please stay tuned for further announcements regarding this new alternative product. 