



Auto Buying Service Off to a Great Start

Since the new auto buying program began last month we have helped several members find affordable cars they were looking for. Roger Cordell, the new Auto-Buying Specialist has worked very closely with some of our members to find the car they were looking for and at the price they were willing to pay for it.

Roger's experience in the car business gives members the advantage of not paying too much for their new vehicle purchase. The best part about it is you don't have to deal with hassling car salesmen. If you or someone you know is in the market to buy a vehicle don't hesitate to call on Roger for help. He can be reached at 304.348.6648 extension 2521.

TIME IS RUNNING OUT FOR HOLIDAY SKIP-A-PAY

The Holidays are a time for spending, which can put a strain on your cash flow! Put some of the **cash back in your pocket** with Holiday Skip-A-Pay.

If your application is approved, Pioneer WV Federal Credit Union **will skip your January loan payment** through our Holiday Skip-A-Pay program. When holiday shopping bills start coming in, Skip-A-Pay is a great way to free up cash!

By signing up for the Skip-A-Pay program, you can skip one month (or a one month "equivalent," which is 2 bi-weekly or 2 semi-monthly payments.) If you wish to participate, there is a modest processing fee of \$25.00 per loan skipped. For your convenience we can deduct the fee directly from your account. Fill out the Holiday Skip-A-Pay request form at any credit union location before January 15, 2008.

Home Equity Loans, Mortgages, Lines of Credit and VISA credit cards are not eligible. To qualify, a loan must be open for at least 3 months, and in good standing.



CLICK...CLICK...FINISHED!

ONLINE BILL PAY
www.pioneerwv.org



PAYING BILLS HAS
NEVER BEEN THIS
EASY!

Direct Deposit Saves On Gas!

Direct deposit is convenient, reliable and secure!

What is direct deposit?

Direct deposit is the electronic transfer of funds into your share or share draft account. Instead of receiving a paper check your money will be automatically deposited into your account and available to you upon transfer completion. No more check holds.

No longer will you need to worry about not making it to the credit union on time; waiting for the weekend to end or waiting in line!

Direct deposit offers

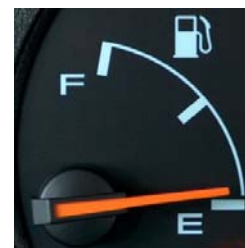
Convenience: no more special trips to the credit union; it offers

Reliability: your money will always be in your account on time, even on the weekends.

Direct deposit offers **Security:**

you won't need to worry about lost or stolen checks. Direct deposit is confidential and free!

Stop waiting in line and take advantage of the convenience of direct deposit!





.25% Discount on Debt Consolidation Loans Through January 2008

According to most lenders the first step in paying down debt is to find out how much debt you actually have. You can do this through our FREE Score Enhancement program. Once you do that it's time to set up a plan to pay it off. A debt consolidation loan can be helpful when trying to eliminate debt, because you have just one loan and one monthly payment to keep track of.

If you're a homeowner, you can consolidate your debt using your home's equity, which will likely give you a lower interest rate because the debt is secured. If you would like more information on how to save money and consolidate your debt call Angie McClanahan at 304.348.6648 extension 2129.

\$10 Off Tax Preparation Fees
with this COUPON

DAVIS TAX AGENCY

(A SUBSIDIARY OF PIONEER WV FEDERAL CREDIT UNION)

All members of Pioneer are encouraged to take advantage of the products the tax agency offers such as: individual tax services and business accounting services. Davis Tax Agency is located at 106 Circle Drive in Cross Lanes, West Virginia. For more information on the Davis Tax Agency contact **304-776-1340**.

Bring in this coupon and receive \$10 off of your tax preparation fee.

Davis Tax Agency
106 Circle Drive
Cross Lanes, WV 25313



HOW REGULATION “D” AFFECTS YOUR ACCOUNT

Federal Regulation D establishes the monetary reserve amount that financial institutions are required to maintain at the Federal Reserve Bank. The amount to be held is determined by the amount and mix of its deposits. Deposits are categorized under two general account types, transaction account and non-transaction account:

- Regulation D defines a transaction account as one that allows unlimited third-party transfers and does not impose early withdrawal penalties. Pioneer Checking Accounts are transaction accounts.
- Regulation D identifies all other accounts as non-transaction accounts. This category includes Regular Savings Accounts, Christmas and Vacation Club Accounts, Money Market Savings Accounts, and Certificate Accounts. **The regulation does not permit more than six electronic withdrawals or transfers per calendar month for these accounts.**

LIMITED Electronic Withdrawals for Non-Transaction Accounts:

- Automatic transfers to other accounts
- Preauthorized payments to a third party (ACH withdrawals)
- Online banking transfers
- AUDIE transfers
- Transfers done over the phone with a Member Service Representative (including wire transfers)
- Overdraft transfers
- Point of Service (POS) transactions

UNLIMITED Electronic Withdrawals for Non-Transaction Accounts:

- Withdrawals or Transfers done in person at one of our office locations
- Cash withdrawals at an automated teller machine (ATM)
- Transfer requests made at an ATM
- Withdrawals (made payable to “self”) using AUDIE
- Withdrawals (made payable to “self”) requested by phone through a Member Service Representative
- Automatic loan payments made on a loan
- Withdrawals requested by mail

Any transfer requests (including overdraft transfers) that are received after you have exceeded your limit of six will be rejected and will be subject to the standard \$25 fee. In addition, any ACH debits that are received after the limit has been exceeded will be returned for insufficient funds unless paid by Courtesy Pay.

To avoid exceeding Regulation D limits on non-transaction accounts:

- Make recurring electronic payments from your checking account instead of your savings;
- Keep sufficient balances in your checking account to avoid overdrafts;

Important Notice

When giving your account number out for an automatic deposit or an automatic deduction it needs to be listed as follows:

EXAMPLE: Account Number = 99999

Checking—9999910

Savings—9999900

It is important to add the two digit suffix on the end of your member number for the transaction to process properly.

