

February 2008

## PLATINUM MEMBERS MEET



Platinum members have been invited to a series of “Town Meetings” at Pioneer featuring lunch. Several dinner sessions have been scheduled, as well. Chief Executive Officer, Mike Frederick has welcomed the members and discussed various positive issues within the credit union. The Platinum Membership is a very efficient membership group and provides a large foundation of the capital that the credit union has to offer loans and other programs. Each Platinum attendee received an attractive gift from the credit union for their participation. Those who have attended have been very positive in their feedback. The sessions last for an hour and there has been a period for questions and comments near the conclusion.

Several sessions remain (through March 13th) and interested Platinum members may call Sheri Chabot at extension 2149 to make a reservation.

### Your journey is unique. Your plan should be too.

Because no one has the same lifestyle and goals, everybody’s financial needs are different.

Our financial advisors are here to help you:

- Roll over your 401(k)/pension plan if you’ve changed jobs
- Create a retirement income plan
- Manage your investments
- Make the right choices for insurance
- Develop a comprehensive financial plan

Simply call us to get your financial journey started today!

The MEMBERS Financial Services Program  
Located at:  
Pioneer WV Federal Credit Union  
1320 Kanawha Blvd. East  
Charleston, WV 25301

**Nicholas J. Munoz, CLU, ChFC**  
Investment Representative  
304.348.6648, Ext. 2123

### Upcoming Seminars Featuring Nick Munoz



**Nicholas J. Munoz, CLU,  
ChFC**  
VP of Financial Services

- Long Term Care, Assisted Living and Home Health Care—  
April 2008
- Use of Annuities in Tax Planning— May 2008

For more information contact  
Sheri Chabot at extension 2149



# HOW LOW CAN WE GO?

## AUTO RATES AS LOW AS

# 4.75% \*APR

It's enough to celebrate! Now is the time to buy! Our rates just dropped as low as 4.75% on auto loans. If your in the market for a new car then come see us! Quick approvals, friendly service and a free gift are just some of the things you will get when you finance your next car with Pioneer WV FCU.

Contact any of the following Member Service Representatives to **APPLY TODAY!**



Mandy Ext. 2129



Mark Ext. 2106



Angie Ext. 2120



Tonna Ext. 2171



Audrey Ext. 2105

Disclosure: \*APR = Annual Percentage Rate. Pioneer West Virginia Federal Credit Union reserves the right to approve or deny membership based on eligibility requirements. Rate shown is based on best rate available. Your actual APR will be determined when you apply and will be based on many factors including credit history, age and make of vehicle, and the actual amount financed and term. Terms and restrictions apply. See credit union for details.



## Did you know...

Pioneer offers something special to their members that most places don't have. A **FREE** auto buying service for it's members. All you have to do is call the credit union and let our Auto Consultant do the rest.

Since the program began a couple of months ago we have helped several members find affordable cars they were looking for. Roger Cordell, the new Auto Consultant 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.

