

# The Credit Union Experience

2nd Quarter 2008

## 68th Annual Meeting a Success!

Pioneer WV Federal Credit Union's 68th Annual Meeting was held on June 19, 2008. Over 450 members showed up in attendance. Chairman, Bill Milam convened the meeting and then soon introduced CEO, Michael Frederick.

Mr. Frederick gave a presentation that included the financial status of the credit union, economic trends that are occurring in today's economy as well as additional information pertaining to our continued commitment to staff and Board of Directors training and education.

After the presentation concluded, prizes were awarded to lucky winners that were drawn at random. This year many members walked away with a blanket or lawn chair from the credit union, a gas card, dinner for two at an area restaurant, or one of the three main prizes which consisted of an Ipod Nano, GPS vehicle navigation system or the grand prize...a Nintendo Wii.



## Frequently Dialed Extensions



### Mortgage Department

- ⇒ Samantha Painter - 2138
- ⇒ Beth Jarrett - 2210
- ⇒ Eric Clendenin - 2135

### Operations

- ⇒ Christina Sanson - 2130
- ⇒ Lena Black - 2126
- ⇒ Vicky Shank - 2154

### Consumer Lending & Member Service Department

- ⇒ Angie McClanahan - 2120
- ⇒ Kristie Case - 2170
- ⇒ Audrey Christian - 2105

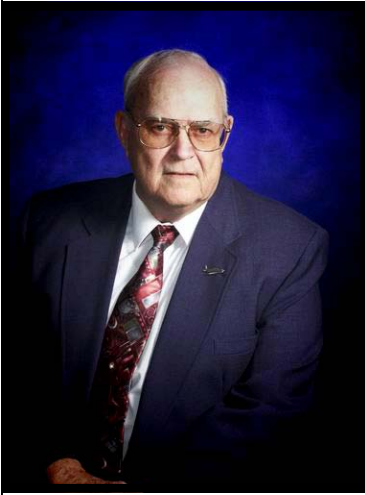
### Division of Tax & Accounting

- ⇒ Carol Lawson—2506
- ⇒ Tonya Clendenin—2503

### Collections

- ⇒ Susie Backus - 2129
- ⇒ Carolyn Justice - 2128

# PAYING TRIBUTE TO A TRUE “PIONEER” – MR. ROBERT E. GOBEL



Pioneer WV FCU honored Mr. Robert E. “Bob” Gobel for all of his hard work and dedication to the credit union movement on June, 27, 2008 by dedicating the South Charleston Branch in his name. That particular location has officially become the Robert E. “Bob” Gobel Branch.

Mr. Gobel is a retired employee of the former FMC Corporation where he and other fellow co-workers wanted a place not only for the workers at the plant...but a place they were part owner of...a place that existed for its members. It wasn't long after that Mr. Gobel assisted in organizing what became know as Mountaineer Federal Credit Union.

As a decorated war veteran and loving family man Mr. Gobel has accomplished so much in his life. He found his love for flying at an early age and later grew up to become a pilot himself His passion even found him as Commander for the Civil Air Patrol for over 20 years.

In November of 2000, Mountaineer FCU became a part of Pioneer WV FCU, in which Bob Gobel continued to serve as a member of the Board of Directors until retiring in June 2008. It is our honor and privilege to dedicate the branch to such a wonderful man! Thank you Mr. Bob Gobel for all you've done!

## The Mobile Branch is Hitting the Road



The Mobile Branch is hitting the Highway! Just like the last two summers, Pioneer is taking its operations to the streets. Several weekends throughout the summer, look for the Mobile Branch at area car dealerships. Members can come out and see us wherever we are and enjoy free hot dogs, chips and soft drinks. Plus you can expect on the spot financing along with instant approvals! Don't forget to listen to Electric 102.7 to find out where we'll be!

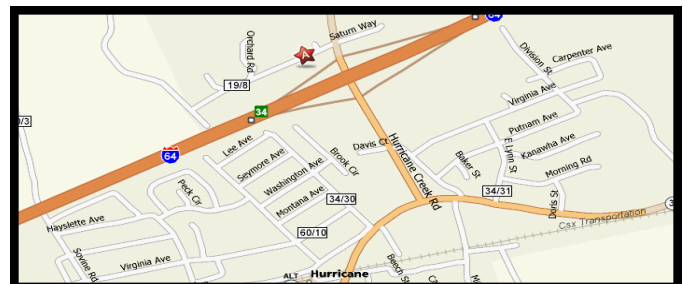
**Upcoming Event: July 12, 2008 9:00am - 4:00pm**



Phone:  
(304)-562-0011 or 1-800-303-0264

Address:  
102 Orchard Park  
Hurricane, WV 25526

Exit 34 off Interstate 64



# WQBE & Electric 102.7 Used Vehicle Blow Out Sale

July 17-20th 2008

Shawnee Park - Institute, WV

Pioneer WV FCU has teamed up with Electric 102.7 and 97.5 WQBE to offer our members exclusive options on cars from across the Kanawha Valley. Join us for the area's largest ever, used vehicle sale!



Gas Prices are at an all time high, and people everywhere are looking to get out of gas-guzzling SUV's and trucks and into a more fuel efficient automobile! Dealerships from around the area will bring 25 cars each to Shawnee Park for this four day sales event! Don't miss out on this special offer...and take advantage of being a member with Pioneer WV FCU.

At the event you should expect to find:

- Over 150 cars and trucks to choose from
- Exclusive special offers on vehicles from local car dealerships
- Chance to win Free Gas Cards and other great prizes
- On the spot financing with YOUR credit union

*Car Dealerships to expect at the event:*



Joe Holland



**CHARLESTON PRE-OWNED AUTO SALES**

*Bert Wolfe*



# VACATION SKIP -A- PAY

## Skip-A-Pay Request

Member # \_\_\_\_\_ Loan# \_\_\_\_\_ Payment Amt. \$ \_\_\_\_\_ Frequency \_\_\_\_\_

By signing below, I understand that if my request is approved, I will not have to make my payment(s) on my loan(s) in \_\_\_\_\_. The regular payment(s) called for in my member Agreements and Disclosure will begin again starting with the \_\_\_\_\_ payment(s). If I skip a payment(s), the finance charges will still accrue, the total finance charges I pay on my loan(s) will increase above the amount shown on my Loan Agreement, and the maturity date of my loan will be extended.” In addition, I agree to pay a \$25 fee for this service.

\_\_\_\_\_  
*Borrower 1* PRINT

\_\_\_\_\_  
MEMBER SIGNATURE

\_\_\_\_\_  
DATE

\_\_\_\_\_  
*Borrower 2* PRINT

\_\_\_\_\_  
MEMBER SIGNATURE

\_\_\_\_\_  
DATE

Reference #: \_\_\_\_\_ Representative Initials \_\_\_\_\_



\*Using the Skip Pay service does not change your monthly payment amount, but it does extend the loan's term by one month. Interest continues to accrue on the loan balance during the Skip Pay period through the last payment. Mortgage Loan and Visa Products are not eligible for Skip Pay. One payment equals sum total of one month's payment(s) on one (1) loan. (Weekly equals four (4) payments, semi-monthly or bi-weekly equals two (2) payments, monthly equals one (1) payment). \*\*\$25.00 fee is charged for each time this service is used per loan. Loans must be current. Eligible loans must be at least six months old. Skip A Pay is only allowed a maximum of three (3) times during the life of a particular loan. Offer ends August 31, 2008. Terms and restrictions apply. See credit union for details.