

## Credit Union “Town Hall” Meeting Huge Success with Members



Recently, the credit union began a new program that allows members to come to the credit union during the month of their birthday and attend a lunch or dinner with the CEO, Michael Frederick. During the meeting members can expect a brief introduction by the CEO, that will include economic trends and how they affect the credit union. In addition, members will have the opportunity to express any questions or concerns to the CEO.

Our first meeting took place on May 15, 2008. Members enjoyed pasta, salad and cupcakes for their birthday. Each birthday member also received a free gift from the credit union.

If you have a birthday coming up in June and are interested in participating in one of our birthday “Town Hall” meetings please contact Mandy Moore at 348-6648 ext: 2131.

### Reminder:

**PIONEER**  
WEST VIRGINIA  
FEDERAL CREDIT UNION  
**68th**  
**Annual Meeting**

**Thursday, June 19, 2008**

at the *Charleston Civic Center*

**Registration 5:30-6:45pm**

**Meeting 7:00pm - ?**

Come enjoy **good food**  
and get your chance to **WIN**  
one of **many prizes!**

Dinner: Roast Turkey, Salad, Veggies & Dessert.

**MUST PRE-REGISTER BY NOON ON SATURDAY, JUNE 14, 2008.**

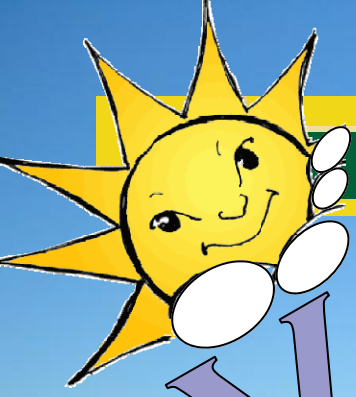
## Be Ready for Your Loan Officer...

### What to bring when applying for a loan

- Pay stub copies for the last 30 days showing pay per pay period and year-to-date information for each borrower. If you are self employed or are claiming interest, dividend or rental income (that you would like considered), submit copies of last two year's signed federal income tax returns.

### If applying for a Vehicle Loan

- Dealer purchase order or bill of sale must include purchase price, VIN, year, model, make and mileage of vehicle.
- If private purchase, provide a notarized written or typed bill of sale including purchase price, VIN, year, model, make, and mileage of vehicle, signature of seller and purchaser.
- Proof of full coverage insurance and proof that Pioneer WV FCU is listed as loss payee are required before loan disbursement.



# 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.