

COMMUNITY CONNECT

MEMBERSHIP NEWSLETTER SPRING 2018



MAY 1st - MAY 31st
RATES AS LOW AS
2.74% APR*

*Annual percentage rate. Based on 60-month term with automatic payment. Other terms & rates available. Rates apply to vehicle & all recreational loans refinanced from other institutions. Restrictions apply. Subject to creditworthiness. No down payment required. Maximum 109%LTV. Rate matching with local financial institutions will be considered on case-by-case basis.

MOBILE BANKING



Deposit your checks anywhere, anytime with our **Mobile Check Capture!** Make a deposit straight from your smartphone. Yes, it's that easy! This is one of the many features we offer within our mobile APP.

Download our APP today and enjoy the convenience at your fingertips!

Three items **MUST BE WRITTEN** on the back of each check: Signature, member number and write "FOR MOBILE DEPOSIT ONLY"
Deposits must be made by 2:30PM during regular business hours. There is a \$2,000.00 per transaction limit with a \$3,000.00 per day limit.

MONITOR YOUR CREDIT SCORE... WITH CREDIT SENSE

One Community FCU is pleased to provide our membership the opportunity to monitor their credit score with **Credit Sense**! This service is offered to members who are enrolled in our online banking. By enrolling in this program, it simply allows you to monitor your credit score at your convenience and explore the endless possibilities.



*The credit score provided is intended to help you understand the factors that affect your credit score, and ways you may be able to save money with One Community FCU loan products. It is not used for loan approval purposes, or for determining loan rates. Loan rates and approvals are based on information provided to the credit union when you apply for a loan. The credit score found in the credit report may be different than the credit score you see here. The offers presented are not offers to lend. Terms and conditions and offers are subject to change at any time.

VACATION TRAVEL TIP!

The last thing we want for your vacation is to be inconvenienced by a declined debit card transaction. All debit cards are currently restricted for use only within the US and can be restricted when you are making purchases out of your local area. Call today and speak with a Member Service Representative and let us know when you will be traveling out of state or country so that we can make all necessary changes for your debit card to work properly.

531 5th Street
Parkersburg, WV 26101

Phone: 304.485.4066
Fax: 304.485.1591
Teller 24: 304.485.4125
Toll Free: 888.771.1834

Lobby Hours: Monday-Friday
8:00AM - 4:30PM

Drive Up Hours: Monday-Friday
7:30AM - 6:00PM

Saturday Drive Up Only:
7:30AM - Noon

Visit us online at
www.onecommunityfcu.org

Board of Directors:

Tim Bibbee President
Tim Marshall Vice President
Pat Martin 2nd Vice President
Keith Rake Treasurer
Joe Thorpe Secretary
Nate Davis
Mike Linder
Don Hickman
Todd Shafer

Supervisory Committee:

Jerry Myer
Kathy Taylor
Ryan Bungard

CEO:

Steve Napier

UPCOMING EVENTS:

MAY 18TH - 19TH



Relay for Life

Join us at City Park on Friday & Saturday for the Relay for Life event here in Wood County, WV!
#ocfcucancerbusters

JULY 2ND - AUGUST 31ST



Let's Band Together

Donate colorful & character **bandages** to bring a smile to the face of sick or injured kids. Items can be dropped off anytime at the office.

2018 HOLIDAY SCHEDULE

Memorial Day:

Monday, May 28

Independence Day:

Wednesday, July 4

Labor Day:

Monday, September 3

Columbus Day:

Monday, October 8

Veterans Day:

Monday, November 12

Thanksgiving Day:

Thursday, November 22

Christmas Eve:

Monday, December 24
CLOSING AT NOON

Christmas Day:

Tuesday, December 25

New Year's Eve:

Monday, December 31
CLOSING AT NOON

HALL FINANCIAL ADVISORS, LLC.

Forbes Names Chris Hall #1 Financial Advisor in West Virginia in its 2018 Top State-by-State Advisors Rankings

Parkersburg, WV. . .Chris Hall, founding partner and Managing Principal of Hall Financial Advisors, LLC has been named to the 2018 Forbes Top State-by-State Advisor¹ rankings. Mr. Hall was listed #1 in West Virginia.

"It is truly an honor to be named to such a prestigious financial advisor ranking as that of Forbes", remarked Mr. Hall. "I come to work every day with the same objective—to help my clients succeed financially. This honor tells me that I am succeeding in that endeavor. To do what I love and to be recognized for that is the best compliment I could receive."

While Mr. Hall has close to 20 years of experience as a financial advisor, Mr. Hall and his business partner Brett Bronski, Senior Financial Advisor, founded Hall Financial Advisors, LLC in 2004. Mr. Hall leads a team of 15, and has offices in Parkersburg, West Virginia and Marietta, Ohio. Mr. Hall graduated from The Ohio State University with a double major from the Max M. Fisher College of Business.

In addition to being named a Premier Advisor within the Wells Fargo Advisors Financial Network, Mr. Hall has also been named to the Barron's Top 1000 and 1200 Advisors² for the years 2011 through 2017. Also, in 2017, Mr. Hall was named to the prestigious Financial Times 400 Top Financial Advisors³.

1. Ranking algorithm based on industry experience, interviews, compliance records, assets under management, revenue and other criteria by SHOOK Research, LLC, which does not receive compensation from the advisors or their firms in exchange for placement on a ranking. Investment performance is not a criterion.
2. The rankings are based on data provided by thousands of advisors. Factors included in the rankings were assets under management, revenue produced for the firm, regulatory record and client retention.
3. Rankings are based on data provided by investment firms. Factors include assets under management, experience, industry certifications, online accessibility and compliance record. Investment performance and financial advisor production are not explicit components.

About Wells Fargo Advisors Financial Network:

For 17 years, Well Fargo Advisors Financial Network, the independent brokerage arm of Wells Fargo & Company has simplified independence by partnering with successful financial advisors and fostering a mutual passion for doing what's right for clients. As of December 31, 2017, Wells Fargo Advisors Financial Network has grown to operate nationwide with 1,333 owners and advisors in 633 practices administering over \$104.7 billion in client assets. Investment products and services are offered through Wells Fargo Advisors Financial Network, LLC Member SIPC, separate registered broker-dealer and non-bank affiliate of Wells Fargo & Company. www.wfafinet.com

Hall Financial Advisors is a separate entity from Wells Fargo Advisors Financial Network.

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We love our members! That's why we help you save big with exclusive discounts from Love My Credit Union Rewards.

For more details visit

www.lovemycreditunion.org!



**LOVE MY
CREDIT UNION
REWARDS**