



The Award Winning

VALLEY VIEWS

A-K VALLEY FEDERAL CREDIT UNION... BETTER THAN A BANK

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A-K Valley Federal Credit Union is Your Home for Mortgages

Good News!

Whether you're a first time home buyer, or looking to refinance your existing mortgage, you can count on the knowledgeable staff at A-K Valley FCU to find the best mortgage for you. We offer a variety of different mortgages with great rates and easy plans. You can also receive a pre-approval, which assists you in determining the house you can afford and puts you ahead of the competition.



For more information on mortgages, call 724-335-2274

Invest in America

Are you considering buying a new car, but aren't sure when the best time would be to purchase a car? We are pleased to announce that we have joined the **Invest in America Credit Union Discount Program**. This is a nationwide campaign we have put together with General Motors and Chrysler. Below is a brief explanation of the program:

General Motors - Credit Union members will pay the same price for the car as the GM suppliers pay. All other discounts, rebates or bonus cash will still be applied to your deal. These discounts are available on all '08, '09 and '10 GM cars, SUVs, cross-overs and light duty trucks, excluding '09 Chevrolet Corvette ZR1 and '09 Saturn Vue Two-Mode Hybrid.

Chrysler, Dodge, Jeep - Credit Union members will pay employee pricing, plus they will receive an additional \$500 or \$1,000 cash (depends on the model you purchase).

Ford - We are currently in discussions with Ford in hopes of adding them to our program.

In order to receive the GM discount, you will need a certificate completed to verify that you are a credit union member. We can complete that certificate for you, or you can complete it yourself at www.lovemycreditunion.org. To get the Chrysler discount, you will need to take your membership card or a statement with you to the dealership to prove you are a credit union member.

By **Investing in America**, you can help pull our great country out of the economic problems we are currently experiencing. If you qualify for this loan, we will reduce your loan interest rate by ½% from our already low rates. Please feel free to contact anyone in our loan department if you have any questions. Let's get America working again!

A-K Valley Federal Credit Union Has Money to Lend!

A-K Valley FCU is looking forward to lending money for Home Equity Loans, New and Pre-Owned Vehicles, Mortgages, Boats, Motorcycles, RV's, Debt Consolidation, etc. No matter what you are looking for, keep A-K Valley FCU in mind. We offer great rates on loans and our experienced staff is here to help. Call our loan department today for more information or stop by to discuss financing for your needs.



We are here for all of your borrowing needs!



Important Notice to All Members



The 2009 Annual Meeting of the membership of A-K Valley Federal Credit Union will be held at Clarion Hotel on Tuesday, April 28, 2009 at 7:00 p.m. Doors will open at 6:30 p.m. Please make reservations by stopping in our office or by calling 724-335-2274.

In order to conduct a more efficient business meeting at the Annual Meeting, the Board of Directors adopted an amendment to Article VI, Section 2 of our Bylaws. This bylaw states nomination shall not be made from the floor unless sufficient nominations have not been made by the Nominating Committee or by petition. This procedure conforms with recommendations and guidelines established by the National Credit Union Administration (NCUA).

There are two (2) positions open for Board of Directors. The Nominating Committee has placed the following names of two incumbent Directors for re-election:

Marcylyn Spillers - (Candidate for three-year term)
 Marcy was employed by Alcoa for 13 years in the Procurement and Logistics Management Department, before retiring in 1996. Marcy's outside interests include church work, camping, crafts and spending time with her grandchildren. Marcy has served on our Board since 1995 as Board Secretary.

Jeffrey A. Dohn – (Candidate for three-year term)
 Jeff currently works as a Project Manager for P.W. Campbell. He has been married for thirty-two years and is the father of three sons and the grandfather of two grandsons. Jeff has served on the board since 2007 and serves as the Treasurer.

Taking Care of Your Business!

At A-K Valley Federal Credit Union, we understand that every dream is important and that every business deserves to be successful. No matter how big or small. That is why we are proud to offer a wide variety of products and services for today's growing business.

Check out our wide variety of products and services for all of your business needs.

- 3 Different types of checking accounts to match your unique business requests.
- Special Business Loan products for all of your business needs.
- Business VISA Cards for you and your employees.
- Investment and Retirement Services.
- 401(k) Retirement Plan Programs through our Investment & Retirement Office.
- Online Banking and Online Bill Payment Service.
- Direct Deposit/Payroll Deduction.
- VISA & Master Card Merchant Card Services.
- Online Business Center – Gain access to third-party services such as: *Payroll Processing, Web Hosting, Design, & Development, Data Back-up, Storage & Retrieval, Bookkeeping, Tax Services and Business Plan Preparation.*



We are here to help take your business to the next level!

Shared Branching Works!

As well as being down right good , sharing is convenient! You may not know it, but A-K Valley Federal Credit Union is part of the Credit Union Service Centers Network, giving you convenient account access at more than 3, 500 locations nationwide.

Whether you are traveling across town or the country, are close to work or home, this partnership between credit unions gives you the ability to conduct a range of transactions, just as if you were in A-K Valley Federal Credit Union, including:

- Deposits
- Withdrawals
- Transfers
- Balance Inquires
- And More



To take advantage of this (FREE) service, just make sure you bring your valid photo identification, account number and our credit union name to your visit.

To find a nearby Credit Union Service Center:

- Visit www.akvfcu.com and click on the Credit Union Service Center link on the main page.
- Call 1-800-919-2872 for turn-by-turn directions
- Visit www.cuservicecenter.com
- Download the directory into your personal navigation device (available at www.cuservicecenter.com)
- Look for the swirl logo

Traditional VS. Roth IRA

Do you need a tax break now or can you wait until later? Whichever option is for you, it's important to start saving now. Retirement will be here sooner than you think.

There are a few important differences between the two types of IRA, but for both you still need to have earned compensation and there are maximum contributions, with a catch-up contribution permitted if you are over the age of 50.

Stop by the credit union office today and ask for more information, or call Anita at 724-335-2274, ext. 109 for more details.



It's never too early to begin, but don't be caught waiting too long

LOW-RATE LOAN OPTIONS FOR YOU



HOME EQUITY LOANS

Put your home's equity to work for you. Home equity loans can be used to consolidate your bills or other loans, buy a vehicle, remodel or repair your home, help your children with college, or any other needs you may have. We offer both fixed-rate Home Equity Loans and variable-rate Home Equity Lines of Credit. Stop in to discuss which may best fit your needs.



AUTO LOANS

Check out our LOW rates and calculate a payment using the payment calculator on our website, www.akvfcu.com. Don't have access to the computer? No problem. Just call or stop by the credit union to have us give you a quote for a payment.

You can't beat our great rates!

Discount Amusement Park Tickets!

Spring is Here! Summer's Around The Corner!

When planning for your summer outings, don't forget that you can purchase discounted tickets to area amusement parks at A-K Valley Federal Credit Union.

Tickets are available for:

- The Pittsburgh Zoo (Available Year Round)
- Kennywood Park
- Idlewild & Soak Zone
- Sandcastle Water Park
- Cedar Point
- Waldameer Park and WaterWorld
- Hershey Park

Please contact the credit union for availability and price information. Membership is required for purchase.

724-335-2274



Main Office

3271 Leechburg Road
Lower Burrell, PA 15068
(724) 335-2274

Natrona Heights Office

2861 Freeport Road
Natrona Heights, PA 15065
(724) 226-1500

Hours of Operation:

(Both offices above have same hours)
Monday, Tuesday, Wednesday,
& Friday—9:00 am-4:30 pm
Thursday—9 am-7 pm
Saturday—9 am-12 pm

Homewood Branch Office

7249 Frankstown Avenue
Pittsburgh, PA 15208
(412) 247-5600

Hours of Operation:

Monday, Wednesday & Friday
9:30 am-4:30 pm

Web Site: www.akvfcu.com
E-mail: mycumail@akvfcu.com

Shared Service Centers

Shared branching is a cooperative network of credit unions that have joined together and created shared services centers across the country. By sharing facilities, credit unions can offer greater convenience for members to access their accounts at many locations just as if they were at their home credit union.

For more information visit- www.cuservicecenter.com

2009 A-K Valley FCU Board of Directors

Paul Revak-Chairman
Doug Montanari-1st Vice Chairman
Don Careatti-2nd Vice Chairman
Marcylyn Spillers-Secretary
Jeff Dohn-Treasurer

A-K Valley FCU Management Team

Janet L. Horn—President/CEO
Lanny L. Horn—COO/CFO
Daniel Doutt-Financial Services Supervisor
Anita Herrington-Teller Supervisor
Wendell Madison-Director of Lending
Bernie Harkins-Natrona Heights Branch Manager



Holiday Closings

Memorial Day

Monday, May 25, 2009

Independence Day

Saturday, July 4, 2009

Labor Day

Monday, September 7, 2009

Dwelling on the Price of a New Home?

Let A-K Valley Federal Credit Union be your first source for mortgages!

Whether you're looking to buy your first home, refinance your current mortgage, or trying to buy your dream house, our representatives are with you every step of the way. For more information call us at 724-335-2274. You can even apply online by visiting our website at www.akvfcu.com and click the link - "[Time for a New House? Apply Today!](#)"

Doing your Part!



Stop by and help us to
raise money for
The American Cancer Society