



The Award Winning VALLEY VIEWS

FALL 2009

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

CREDIT CARD ACT



As you may be aware, the Credit Card Accountability, Responsibility, and Disclosure Act of 2009 or Credit CARD Act of 2009 was passed this year and recently went into effect. The purpose of the Act is to establish fair practices relating to the extension of credit with open end consumer loans. Furthermore, the new legislation requires creditors to inform consumers 21 days in advance of any payment due date.

We want you to know that A-K Valley FCU is in the process of complying with the new rules. We want to inform you that your due date may change but your payment date will stay the same.

If you have any questions, please stop by or give us a call.

We Do 401(k) Rollovers!

We can help you rollover your funds into an IRA or Certificate of Deposit where you can preserve your 401(k)'s tax-deferred status.

Stop in today!

Get In The Holiday Spirit With Our Holiday Loans!

Ah, the holiday season: a time to drink eggnog, bake your favorite sugar cookies and visit with family and friends while enjoying a wonderful holiday meal.

If you need some extra help to ensure you're in the holiday spirit, turn to A-K Valley FCU's Holiday Loan.

Rates as low as **8.70% APR*** * Term is **12 months**
Borrow up to **\$2,000**

Use the Holiday Loan for presents and decorations, a winter trip, debt consolidation, or anything that comes your way this time of year. Our Holiday Loans are only available until January 31, 2010. To apply today, stop by or give us a call.

*APR=Annual Percentage Rate. Rates may vary based on credit score. Membership eligibility is required. All rates are subject to change without notice



Harvest The Savings With Our Vehicle Loans!

New model year vehicles have hit showrooms across the country making it a great time to purchase the new car of your dreams or to take advantage of great prices on a used vehicle!

Our New and Used Vehicle Loans offer:

- Rates as low as **3.99% APR*** for new vehicles
- Rates as low as **6.24% APR*** for used vehicles
- Financing up to 100% of the value for new and used vehicles



Apply for a New or Used Vehicle Loan online at www.akvfcu.com, in person or over the phone.



It's Time For Your Holiday Money!

The funds in your Holiday Club Account will be distributed to your Savings Account on October 31, 2009 giving you plenty of time to take care of your holiday shopping and expenses.

If you don't already have a Holiday Club Account, it's not too late to open one. It can help pay for gifts, trips, decorations, etc. and even earns interest when the balance is \$100 or higher.

Stop by or visit our web site at www.akvfcu.com to open your account today!



AMERICA'S
CREDIT UNIONS™

HAPPY HOLIDAYS!



Does Your Portfolio Consist Of Growth Oriented Or Value Oriented Funds?

Have you reviewed your investments lately to see if your strategy is correct for your needs? Historically, value oriented funds have paid dividends and growth oriented funds have not. In a topsy turvy market, each investment philosophy will yield different results. Now



might be the perfect time to review your investment strategy and make sure that it is in line with your current goals, desires and wishes. If you are interested in a no obligation review of your portfolio, you can stop by the **A-K Valley Investment & Retirement Services** office at 3271 Leechburg Road, Lower Burrell, or call **Don R. Militzer, Sr.**, LUTCF Representative at **724-335-2274 Ext. 110** to schedule a mutually convenient time to meet. Consider taking advantage of this service today!

Holiday Closings

Columbus Day

Monday, October 12, 2009

Veterans' Day

Wednesday, November 11, 2009

Thanksgiving Day

Thursday, November 26, 2009

Christmas Eve – Closing at 1:00 p.m.

Thursday, December 24, 2009

Christmas Day

Friday, December 25, 2009

New Year's Day

Friday, January 1, 2010

Share A-K Valley FCU with your family members and co-workers so that they can enjoy the money-saving products and convenient services you already enjoy.



A-K VALLEY
FEDERAL CREDIT UNION

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 Doust - Financial Services Supervisor
Anita Herrington - Teller Supervisor
Wendell Madison - Director of Lending
Bernie Harkins - Natrona Heights Branch Manager



Thank You!

As you know, we've been raising money for American Cancer Society's Relay For Life! We are proud and happy to report that we have raised \$4,507.25. A heartfelt thank you goes to everyone for his or her support.

Dinner And A Movie? Sounds Good!

Stop in the credit union to buy raffle tickets for your chance to win dinner and a movie!

1 ticket for \$5.00

5 tickets for \$10.00

Stop by to get your raffle tickets today and enjoy a night out on the town!

Have A Mortgage Need? See Us First!



At A-K Valley FCU, we have the mortgage products to fit your needs and your budget. Our mortgages have great rates and easy plans. They're perfect for anyone looking to take advantage of the \$8,000 first-time home buyer tax credit or for someone looking to refinance an existing mortgage.

For more information and/or to apply, give us a call at **724-335-2274** or stop by today!

GIVE THE GIFT OF CREDIT UNION MEMBERSHIP TODAY!