

Inside: A Look Back 40 Years • 2008 Reports • Your Letters • Jim Bishop • Puzzles • Much More

Neighbors Serving Neighbors

Celebrating Park View Federal Credit Union's 40th Anniversary



A family of financial services:

Park View Federal Credit Union

First Financial

Members Title

The Mortgage Department



Park View
FEDERAL CREDIT UNION

Annual Report 2008

A credit union? What's that?



In the 1840's, working class people began forming cooperatives of various kinds to assist themselves through the economic hard times brought on by crop failures, famine and shortage of goods. Credit cooperatives, or "people's banks," were set up to help members help themselves and not depend on outside charity.

To join the "people's bank," members paid an

entrance fee and their savings provided the cooperative with working capital which allowed loans to be granted to members who needed financial help. The character of the borrower was important. To get a loan, the member needed the



endorsement of two other members. Membership was community-based, each member was entitled to vote, and members themselves ran the cooperative.

Credit Unions were first formed in the U.S. in the early 1900's. They've seen us through the Great Depression and other difficult periods. Whenever Americans needed financial help the most, credit unions were there. In good times and bad, credit unions

have remained true to their philosophy of "people helping people." Today they stand as a safe and sound financial haven, helping members get the most for their money by providing financial alternatives.

Credit unions live by these 7 guiding principles:

- 1. Voluntary Membership** Credit unions are voluntary, cooperative organizations, offering services to people willing to accept the responsibilities and benefits of membership, without gender, social, racial, political or religious discrimination.
- 2. Democratic Member Control** Credit unions are owned and controlled by their members, one member one vote, with equal opportunity for participation in setting policies and making decisions.
- 3. Members' Economic Participation** Members are the owners. As a result, they contribute to and control credit union assets.
- 4. Autonomy and Independence** Each credit union is autonomous. All decisions are made by members.
- 5. Education, Training and Information** Credit unions place particular importance on educational opportunities for their volunteer directors, and financial education for their members and the public, especially the nation's youth.
- 6. Cooperation Among Credit Unions** Credit unions serve their members most effectively and strengthen each other by working together through local, state, regional, national and international structures.
- 7. Concern for Community** While focusing on member needs, credit unions also work for the sustainable development of communities, including people of modest means, through policies developed and accepted by the members.

Solve it!

2		9	5			1		
7		1			8			5
	6			9			4	
	2		9	1			5	3
			8		7			
6	3				2		8	
	7			6			3	
3			1			8	2	4
4					9	6		

Fill in the spaces on the grid so that every row, column, and 3x3 box contains every digit from 1 through 9.
Solution on page 8.

On the cover: A warm smile is guaranteed when you're greeted by Melanie Schlabach, a Member Services Representative at our Harmony Square office. Outside of work, Melanie and her husband Ben, along with band mate Nicklaus Combs, play and record music as "Mild Winter." The band recently released their third CD, "Postcards and Letters," available at iTunes.com.



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"Unprecedented...."

It's a word we've heard often in the past year when other words failed to express the magnitude of the nation's financial challenges. In 2008, well-regarded financial institutions failed outright or required taxpayer rescue. Some home values have declined and investment equity has plunged. At the same time, it was a year that validated PVFCU's way of doing business. The values that guide our decisions—compassionate community, trustworthy service, fiscal responsibility and sensible solutions—have stood the test once more.

For the fourth time, PVFCU's mortgage department received the "Best of the Best" award for loan quality and volume as well as commitment to customer service. Real estate lending has remained busy—our 3rd quarter mortgage volume was 24% higher than a year earlier. In addition, **PVFCU was one of the top-performing credit unions in Virginia in 2008** for home equity lines, checking accounts, first mortgages, overall loans, and savings accounts. High performance in these areas

Manager's report

correlates with the trust that our members have in PVFCU and the value they receive.

We experienced a good year in 2008, with an increase in membership, deposits, and loans. We set a more conservative strategic direction in late 2007 to maintain a higher liquidity level by reducing the target percentage of deposits that we will grant in loans from 100% to a benchmark of 80%. Since most of our income is generated from loan interest, reducing loans outstanding reduces net income.

"We experienced a good year in 2008, with an increase in membership, deposits, and loans."

Net income is lower than last year, but above our peers.

Although the economic situation affects us all, the Credit Union was not impacted directly by stock market fluctuations or subprime lending. By regulation, Credit Unions are not permitted to own many of the mortgage-backed securities that have lost value. For mortgage loans granted, we make decisions by evaluating the borrower's character, capacity to repay the loan, and collateral. We didn't shortcut the underwriting process for loans granted with your deposits. Our belief is that loan quality is fundamental to a solid credit union. It is a testament to the character of our membership that our delinquent loans as a percentage of total loans is 0.34%—well below the average of 1.1%—and our total loan losses

since 1969 equal only 15% of our peers. We also believe that investing your deposits in loans to your fellow members for homes, cars, and businesses is one of the most secure investments we can make.

Park View and all Federal Credit Unions participate in a national wholesale credit union network that has greater exposure to the volatility in the broader financial market. These institutions provide access to loans, lines of credit, and other services at a wholesale level so we can deliver them to you.

Although federally insured, these institutions have needed additional capital from retail credit unions, proportional to their size. Along with other Federal Credit Unions, Park View will be required to contribute about 6% of our equity. This will not change our business plans or impact our federal insurance of up to \$250,000 per account.

In the next year, regardless of the doom and gloom that many predict, we will stay with a business plan that sticks to the time-tested fundamentals that have marked the first forty years of Park View Federal Credit Union's success. With that approach, we'll see a bright future. I want to thank all of the current and past employees and volunteers who helped to bring us through the first forty years and to thank you, our members, for choosing to trust your neighbors at Park View Federal Credit Union with your continued business.

—John Beiler, CEO

Neighbors Serving Neighbors is a special 40th anniversary publication from Park View Federal Credit Union.

Writer/editor: Ken Gonyer
 Designer: Trish Bowman, Graphic Design
 Printing: Daily News-Record
 Puzzles: Diane Martin, Pat Nesselrodt, Ken Gonyer
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 Orval Shank, Renee Yoder, Julianne and Alayna Secrist, Jerry Holsopple and many other unnamed members for allowing us to share your stories and pictures

We welcome member's stories about ways the credit union has made a difference. Send your story to pvfcu@pvfcu.org.



www.pvfcu.org • pvfcu@pvfcu.org
 540-434-6444
 Toll free: 888-900-6444

Harmony Square Office
 1675 Virginia Avenue
 Harrisonburg

Dayton Office
 305 Mason Street
 Dayton

VMRC Office
 1491 Virginia Avenue
 Harrisonburg

1970 <ul style="list-style-type: none"> ■ Assets of \$26,842 ■ 121 members ■ 40 loans processed 	1979 <ul style="list-style-type: none"> ■ Assets of \$410,427 ■ 412 members 	1982 <ul style="list-style-type: none"> ■ Rented office space 	1983 <ul style="list-style-type: none"> ■ Assets reached \$1 million 	1985 <ul style="list-style-type: none"> ■ Computer system purchased 	1986 <ul style="list-style-type: none"> ■ Full-time manager hired 	1987 <ul style="list-style-type: none"> ■ Checking accounts added ■ Home Equity loans offered 	1988 <ul style="list-style-type: none"> ■ John Beiler hired as manager 	1989 <ul style="list-style-type: none"> ■ Assets of \$3.8 million ■ 1,801 members ■ 3 FTE employees
1993 <ul style="list-style-type: none"> ■ Issued Visa credit cards 	1994 <ul style="list-style-type: none"> ■ ATM installed 	1995 <ul style="list-style-type: none"> ■ Saturday hours added 	1996 <ul style="list-style-type: none"> ■ E-mail services offered 	1997 <ul style="list-style-type: none"> ■ Investment services available through Leo Heatwole ■ Conversion to new computer system ■ Visa ATM/Check cards issued ■ Telephone Teller system added 	1998 <ul style="list-style-type: none"> ■ Kids Club started ■ Dividend checking and Money Market Accounts added ■ Added Roth and "Education" IRAs 	1999 <ul style="list-style-type: none"> ■ Assets of \$23.5 million ■ 4,028 members ■ 15 FTE employees ■ Full-service facility opened at Harmony Square (Drive-thru lanes!) ■ Launched www.pvfcu.org and "Active Website" (online banking) 		

"When I became treasurer, I kept all the Credit Union records in a big brown journal. Of course everything was done by hand. I remember when we got the fire safe (still used at PVFCU today)—the entire credit union was housed in those two drawers. In those early years, when the NCUA auditors (regulatory examiners) would come, they would wonder how things worked—our loan charge-off rate was so low. We were just a close-knit community. The Credit Union has made a real difference in a lot of people's lives."

Joe Mast, former EMU professor who gave about 20 years of voluntary service to the Credit Union



1993



1998



2009

2000 <ul style="list-style-type: none"> ■ VMRC branch opened on Main Street, Park Gables ■ ATMs installed at EMU and the former CMDS ■ Online Bill Payment added 	2001 <ul style="list-style-type: none"> ■ "South Office" opened near Dayton ■ ATM installed at VMRC ■ Online loan applications added 	2002 <ul style="list-style-type: none"> ■ Processed 1,900 loans, 190,000 transactions, 635,000 checks, 250,000 ATM/debit transactions, 700 new account applications. 	2003 <ul style="list-style-type: none"> ■ New multi-office phone system installed ■ PVFCU among top 10 "peak performing" credit unions in the nation 	2004 <ul style="list-style-type: none"> ■ New computer system ■ "Real-time" debit card management and online banking ■ Named "Best of the Best" by PHH for mortgages ■ Teen Club started 	2005 <ul style="list-style-type: none"> ■ Free checking offered ■ eStatements made available ■ Visa Business Check cards issued ■ Started scanning documentation to go "paperless" ■ Began hybrid/highest fuel economy vehicle discount program ■ "Helping Hands" youth savings certificate added ■ Named "Best of the Best" again by PHH for mortgages 	2006 <ul style="list-style-type: none"> ■ Title Services offered through "Members Title" ■ Purchased five-acre parcel for Broadway branch ■ chargeSMART teen credit card program added ■ Offered Health Savings Accounts ■ Adopted quilt logo
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President's Report

Park View Federal Credit Union was founded 40 years ago by a group of co-workers who banded together to help one another prosper in difficult financial times. Like that group, our members through the years have tended to minimize risk and take personal financial responsibility. They instilled those values in their credit union, and we've stuck to their principles over the decades. To that end, in 2008 Park View Federal Credit Union kept a close eye on meeting members' needs, monitoring operational expenses, providing credit, offering a safe haven for funds, and conducting business as usual.

In 2008, the credit union grew by almost 8.8% to an asset size of \$86,513,531. Alongside that, the credit union has built up reserves to nearly 10%. A reserve ratio of 7% is considered by our regulators to be well-capitalized. This strong capital position allows us to implement strategic goals that turn credit union earnings into expanded and improved services, even in a slow economy. Since PVFCU is owned by members—those who use the credit union—we can take the long-term view without the short-term pressures in a volatile stock market climate.



In late spring, we intend to move ahead with a long-anticipated expansion of services for members in the northern part of Rockingham

County by opening a Broadway branch office in Main Street Plaza. This rental space on Route 42 is located near the parcel of land we purchased on East Springbrook Road (next to the medical center) for construction of the new branch office. While site preparation and construction begins for the new Broadway facility (projected to open in 2011), our members and potential members in the Broadway/Timberville area will have the convenience of transaction services, loans, a night deposit and an ATM at the rented office.

Park View Federal Credit Union is committed to giving members access to a full spectrum of financial services, including mortgage services, a title insurance company, and investment products. We encourage members to consult with Leo Heatwole, Senior Financial Advisor for their investment needs and Kelly

Heatwole, Title Agency Manager, for assistance with purchase or refinance settlements. Along with the rest of the staff, they are a valuable resource to provide you with professional service and independent financial advice.

As I complete my term of service as a member of the Board, I feel a sense of accomplishment in knowing that as PVFCU has grown, we've built something of lasting value. It has been my pleasure to serve you as Board President, and now I am pleased to hand over these responsibilities to Wallace

Hatcher, who will chair the Board for 2009. Wallace, a resident of Broadway, has already made significant contributions as Vice Chair of the Board and has earned the confidence and respect of the Board of Directors. Wallace will be a key leader in the success of the Broadway branch, knowing personally many of the Broadway community by name.

Thank you again for your support of the Credit Union. As always, the Board and staff welcome your feedback, comments and suggestions.

—Bernard Martin, President

Investment and Insurance Services

- Mutual Funds, Stocks, Bonds, REITs
- Annuities: Immediate, Fixed, Indexed, Variable
- IRAs: Traditional, Roth, SIMPLE, & SEP
- 401k Rollovers and Transfers
- Education Funding: Coverdell and 529 Accounts
- Insurance: Life, Long-term care, Disability
- Estate and Financial Planning
- Commission or Fee-Based



First Financial

a division of Members Financial Services, LLC

1741-C Virginia Ave., Harrisonburg, VA 22802

P: 540-564-6111 • F: 540-437-0279 • www.firstfs.com

Leo E. Heatwole, CSA
Senior Financial Advisor

Darrell Wenger
Insurance Agent

Veronica Erb
Administrative Assistant

Insurance products provided by insurance companies independent of Park View Federal Credit Union. Advisory services offered through Investment Advisors, a division of ProEquities, Inc., a Registered Investment Advisor. Securities offered through ProEquities, Inc., a Registered Broker/Dealer and member of FINRA and SIPC. Park View Federal Credit Union and First Financial are independent from ProEquities, Inc. Securities and insurance products offered are not Financial Institution Deposits, Have no Financial Institution Guarantee, not FDIC/NCUA insured, and May Involve Loss of Principal.

2007

- Dayton full-service office opened
- Adopted "Neighbors Serving Neighbors" statement
- Opened Licensed Products office (insurance, investments)
- Named "Best of the Best" again by PHH for mortgages
- PVFCU in top 10 best performing credit unions in VA

2008

- 20th anniversary for John Beiler, CEO
- Named "Best of the Best" again by PHH for mortgages
- Converted Visa credit cards to Platinum and added Scorecard Rewards program
- Expanded drive-thru hours

2009

- Assets of \$86.5 million
- 7,162 members

Financials 2008

2008 Statistics

Assets:
\$86,513,531

Savings:
\$73,691,076

Loans:
\$73,741,403

Net worth:
\$8,410,206

Members:
7,162

Consolidated Statement of Financial Condition (unaudited)

As of December 31

	2008	2007
Assets		
Loans	73,901,481	\$66,311,664
Reserves for losses	(160,078)	(214,086)
Net loans outstanding	73,741,403	66,097,578
Liquid & settlement funds	866,993	741,342
Receivables & prepaids	486,062	576,974
Investments	7,406,983	7,986,489
Land and buildings	3,014,184	3,065,669
Furniture, equipment, improvements	516,023	579,774
Other Assets	481,883	482,523
TOTAL ASSETS	86,513,531	79,530,349

Liabilities and Equity

LIABILITIES

Payables 4,412,249 4,366,331

MEMBER DEPOSITS

Shares 15,103,514 13,727,688
Share drafts 17,249,016 16,196,478
Club shares 1,860,751 1,448,002
IRAs & HSAs 5,674,947 5,047,518
Money markets 10,174,496 7,382,190
Certificates 23,628,352 23,392,238
Total member deposits 73,691,076 67,194,115

MEMBER EQUITY

Regular reserves 739,988 739,988
Undivided earnings 7,670,218 7,229,914
Total member equity 8,410,206 7,969,902

TOTAL LIABILITIES & EQUITY

86,513,531 79,530,348

Consolidated Statement of Income (unaudited)

As of December 31

	2008	2007
Income		
Interest on loans	4,552,383	4,918,436
Interest on investments	146,766	73,096
<i>Interest income</i>	<u>4,699,149</u>	<u>4,991,532</u>
Interest & dividends expense	(1,947,261)	(1,815,810)
Net interest income	2,751,888	3,175,722
Fees and charges	264,470	254,244
Revenue from operations	896,796	837,021
Income available for operations	3,913,154	4,266,987

Operating Expenses

Total operating expenses 3,472,851 3,226,557

NET INCOME 440,304 1,043,430

The Supervisory Committee is responsible for the completion of an annual independent review and the periodic verification of member accounts.

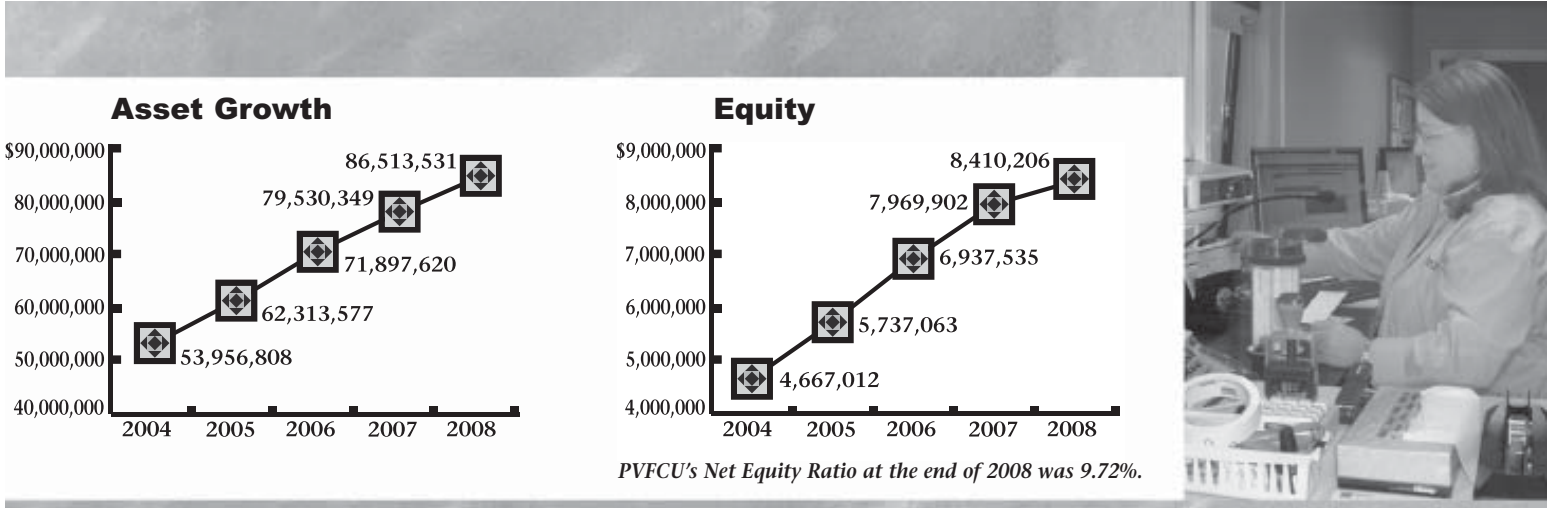
As of June 30, 2008, the committee hired the accounting firm of PBGH Certified Public Accountants, LLP to assist in the review process.

The Financial Statements included in this Annual Report accurately reflect the consolidated unaudited accounts of Park View Federal Credit Union and its wholly owned CUSO as of December 31, 2008.

Consolidated Statement of Members' Equity (unaudited)

	Regular reserves	Undivided earnings	Total
Balance at Dec. 31, 2006	739,988	6,197,548	6,937,535
Balance at Dec. 31, 2007	739,988	7,229,914	7,969,902
Balance at Dec. 31, 2008	739,988	7,670,218	8,410,206





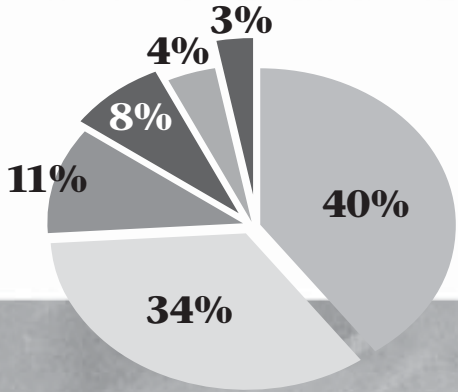
PVFCU's Net Equity Ratio at the end of 2008 was 9.72%.

Park View also serviced loans that were not included in the balance sheet. At the end of 2008, the total balance of serviced loans was \$4,690,260.

The total amount of new loans originated at PVFCU in 2008 was \$44,634,382.

Loans Outstanding

- 1st Mortgage 40%
- Home Equity 34%
- Vehicles 11%
- Business 8%
- Student GSL 4%
- Other Consumer 3%

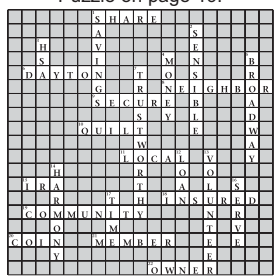


Historical Ratios

	2004	2005	2006	2007	2008
Net worth/assets	8.65	9.21	9.65	10.02	9.72
Loan delinquency	0.13	0.15	0.17	0.20	0.34
Return on average assets	1.59	1.79	1.77	1.38	0.52
Yield on average loans	6.30	6.49	7.19	7.19	6.54
Average cost of funds	1.46	1.59	2.06	2.40	2.28
Net expenses/ave. assets	3.54	3.67	3.95	4.26	4.07
Member growth	6.90	5.91	5.90	5.68	4.75
Asset growth	11.45	15.50	15.37	10.62	8.78
Share growth	11.99	10.38	19.95	4.38	9.67
Loan growth	22.14	17.11	11.48	7.30	11.56
Loans/assets	87.44	88.67	85.68	83.11	85.24

"I just want to say how impressed I have been with the Credit Union. Recently an employee carefully worked with me through a fraud on my check card. He was so helpful, understanding and knowledgeable that the stress was greatly reduced. Repeatedly I find the staff to be friendly, helpful and professional. It is a joy and a source of pride to be a member."

Crossword puzzle solution. Puzzle on page 19.





Bernard the Builder

Ask anyone who knows Bernard Martin and they'll tell you he has always been a "builder."

He's built homes.... In 1967, with the purchase of 55 acres in Rockingham County, he started development of Belmont Estates, now a major subdivision with more than 18 sections and over 450 quality homes—what real estate professionals call a "desirable neighborhood."

He's helped rebuild communities.... As a volunteer with Shenandoah Valley Unit of the Mennonite Disaster Service (MDS), Bernard has taken leadership roles in rebuilding homes where floods, hurricanes, and other natural disasters have destroyed whole neighborhoods.

And for the last 12 years, he's built Park View Federal Credit Union—not single-handedly, but through his service as President of the Board. PVFCU has grown almost six-fold since Bernard was first elected President—from \$15 million to \$85 million. In that same period, the credit union has expanded

from overcrowded rented space into full-service offices in Park View (1998) and Dayton (2007).

According to the 1998 annual report, "Bernard has saved the Credit Union countless dollars for his work in preliminary design of the building and floor plans. [He] can be seen almost daily at the new building site, making sure everything is being done right!"

The same story could be told in 2006 about the construction of the Dayton office. The '06 annual report includes a photo of Bernard in his work boots at the Dayton site—once again a project to which he'd devoted hundreds of volunteer hours.

As a driving force behind the construction of our branch offices, Bernard has helped the credit union to serve its members with convenient services we take for granted, such as drive-through lanes, safe-deposit boxes, and drive-up ATMs. In addition, the buildings provide office space for a staff that delivers banking services and a range of complex financial products, from online banking to mortgage and title services.

As Bernard completes his fourth term on the PVFCU Board, he comes to the end of twelve years of faithful effort in building a better credit union for our members—effort that has

Above left: Bernard with his truck and toolbox at a Mennonite Disaster Service (MDS) work site. He is the Chair of the Shenandoah Valley Unit of the Mennonite Disaster Service, an Anabaptist volunteer network to assist those affected by disasters with clean up, repair and rebuilding of homes.

Above: The Dayton Office, shown here under construction, opened in 2007. Thank you, Bernard, for incalculable hours of volunteer labor and expertise!

resulted in a strong and vigorous financial institution. For all of this, the membership, staff and Board wish to express our deepest appreciation.

Bernard's term on the Board may be over, but it doesn't mean he'll stop building—he's the chair of the Building Committee for the construction of a branch office on the John Kline Homestead property in Broadway.

Past to Present: Honoring our Volunteer Board Members

Many thanks to those listed below for their terms of service on the Board of Park View Federal Credit Union. From 1969 to 2009, it has been the combination of their wisdom, experience, dedication, work ethic and relationship to their communities that has helped guide and direct the Credit Union's growth and development.

Devon Anders	Eric Good	Irene Kniss	Denise Y. Miller	Ron Stoltzfus
Clarence Bauman	Mildred Graybill	Wayne D. Kurtz	Martha Ann Miller	J. Duane Swartley
Richard Benner	Wallace Hatcher	Peggy H. Landis	Miriam Mumaw	Herbert Swartz
Jim Bishop	Nancy M. Heatwole	Hannah Lapp	David Mumaw	David Thompson
Rebecca Brenneman	John H. Hess, Jr.	Galen Lehman	Rachel Peachey	Diane Weaver
Ezra Byler	Wayne Hochstedler	Robert Lehman*	Mary Reitz	James A. Weaver
Ronald Byler	Galen Horst	Kevin Longenecker	Leon Rhodes	Dwight Wyse
Betty Jo Coakley	Larion Hostetler	Bernard Martin	Regina S. B.	David D. Yoder
Dan Detamore-	Elroy Kauffman	Joseph Mast	Schweitzer	J. David Yoder
Hunsberger	N. Leroy Kauffman	Cheryl Mast	Mark Shank	
Brent Eberly	Glen E. Kauffman	Carmen Strite Miller	Millard Showalter	<i>*First President of the Board</i>
Chris Eberly	Suzanne Kennedy	David F. Miller	Delbert Snyder	

Solve it! solution

2	8	9	5	4	3	1	7	6
7	4	1	6	2	8	3	9	5
5	6	3	7	9	1	2	4	8
8	2	4	9	1	6	7	5	3
9	1	5	8	3	7	4	6	2
6	3	7	4	5	2	9	8	1
1	7	8	2	6	4	5	3	9
3	9	6	1	7	5	8	2	4
4	5	2	3	8	9	6	1	7

Neighbors Serving Neighbors

Once had a conversation with a professor at EMU (then EMC) about the original purpose of starting Park View Federal Credit Union. That talk has stuck with me for the last fifteen years because this professor really encapsulated what PVFCU was and is all about.

The professor explained that in the late 60's, when interest rates were rising and credit was tight, the modest EMC salaries of those days were often insufficient to qualify for a loan at a local bank. Although few of his colleagues knew much about credit unions at that time, the professor said that when the idea of forming one was presented to the staff, it was received enthusiastically.

A credit union would be a way for employees to deposit money into a shares account to earn dividends and become a conduit for loans to co-workers.



The PVFCU Team

This was a type of sharing that benefited both the saver and the borrower.

After much labor and perseverance, the credit union

(originally named "Park View Mennonite Federal Credit Union") was born. As the years have passed, PVFCU has added many financial services as they

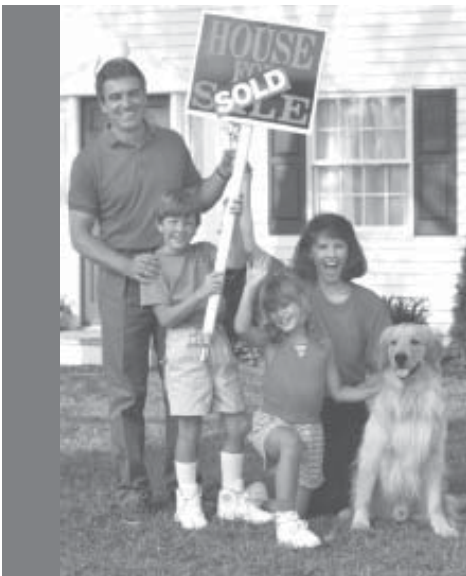
become economically feasible, resulting in a complex organization that serves many different member needs. But if we strip off the complex terminology, the fact still remains that **"one member's savings is another member's loan."**

That's what it's all about in 2009, just as it was in 1969. It's our core philosophy—**neighbors serving neighbors.**

—John Beiler

"I remember when Credit Union members needed to make appointments to do any Credit Union business. I would then go to the office we had set up at MBM and unlock the door when they came to meet with me."

Wayne Hochstedler, long-time volunteer and former Board member



Members Title

- Refinance or purchase settlements
- Title examinations
- Title insurance

Kelly O. Heatwole
Agency Manager

Susan Hardy
Agency Assistant

Call us at 540-437-7400

Office location: 1675-A Virginia Avenue, Harrisonburg, VA





Celebrating International Credit Union Day, 1996 with yummy snacks!

Below: Margaret Gehman was among hundreds of members who experienced an elegant dessert bar at the 2001 annual meeting.



Above: Karen Cline at work at the first teller line at 1251 Virginia Ave. in 1989.



Bob directs traffic with Phil and Marcia Lehman at the 1999 annual meeting celebrating the new office in Harmony Square.



Above: You're never too young—the Kids' Corner ticket counter at the first PVFCU office was popular for the little ones!

The 90's CU Team — Dot, Karen, John, Tami, Myo, Gayle, Lonna, Pam, Rebecca and Bob.

