

# COMMON INTEREST



## Refreshed Dayton Branch

This past summer, we completed some renovations and refreshed the space at the Dayton branch. The updates create a better use of space with a more open layout, and give more privacy as transactions are completed. A self-service kiosk is available for members to use, as well as a new coffee bar.

An open house was held the last week of September and members and employees of local businesses visited the space.

**"We are extremely pleased and excited with the results of the renovation project," said Marcia Weaver, Dayton Branch Manager. "The changes have already shown improvements in the experience members have when they visit the branch. We are thankful for their patience throughout the project as we worked around the construction."**

The VMRC branch will complete some renovations this fall, in coordination with renovations VMRC is completing to their café. The Harmony Square branch will refresh their space at the beginning of 2017.



**Special thanks to these local businesses for their work on the branch updates:**

Blue Ridge Architects, Cline Electric, Eddie Edwards Signs, Hostetter Construction, Mill Cabinet Shop Inc, Office Products Inc, Signs USA, Weavers Flooring and Wittenbach Business Systems



# Stay Safe at ATMs

**Occurrences of ATM skimming were up 546% in 2015 and are expected to continue to rise.**

Card skimming (or ATM skimming) is when a fraudster illegally copies your debit or credit card data from the magnetic strip on your debit or credit card when you use your card. A hidden camera is also setup to capture your P.I.N. (Personal Identification Number) as you enter it.

The details copied from your card are then copied onto a blank debit or credit card creating an exact duplicate or clone.

That cloned card can then be used by the fraudster to make fraudulent transactions using the P.I.N. captured with the hidden camera.

Stay safe by using your other hand to shield the view of entering your P.I.N. This way, the cameras won't be able to see the P.I.N you're entering.

**If you suspect a skimmer on a machine, contact the financial institution or ATM owner or the police, immediately.**



## New Staff Ready to Serve You!



**Anna Keens**  
Member Advisor



**Sean Smoker**  
Business Loan  
Advisor

## ONLINE BILL PAY



## PVFCU Wins 1st Place Social Responsibility Award

PVFCU has been awarded with a 1st place in the state Dora Maxwell Social Responsibility award for the second year in a row. The award honors credit unions for their social responsibility work and community service. We won the award for our annual Community Connection service day held in Nov. 2015. PVFCU employees and members served 360 hours in the Harrisonburg area at non-profit organizations. The competition is named after Dora Maxwell, a credit union pioneer, who worked with numerous organizations to improve the living standards of the poor and needy.



Sherrill Glanzer has been a PVFCU member since 1995 and is a current Board Member

"One and a half years ago my life was turned upside down when my husband of nearly twenty years passed away. Suddenly the smallest of decisions seemed enormous. And yet, I quickly discovered, life continued to revolve around me and certain decisions had to be made. Fortunately, I am blessed with family and friends

who were willing to help me make the decisions that I didn't want to make but needed to.

One of those decisions was about what to do with the retirement/investment funds of which I was the beneficiary. I knew that some of our accounts were managed at PVFCU, so I set up an appointment to talk with them about it. From the beginning I felt like they cared

about the concerns and fears I expressed and they asked questions and listened intently to my responses.

There are many good professionals in Harrisonburg that could take care of "the business" of my investments and financial future. But I truly believe that there is something else just as important – it's trust.

**Jim and I trusted PVFCU with our checking account and mortgage for many years and I've always been pleased with the service received, so I decided to trust them with my retirement and investment accounts too.**

PVFCU staff have both of the attributes that I want someone to have that manages my finances – my trust and the technical skills and certifications. I trust them to help me make wise financial decisions."



# My Education Solutions

FEDERAL STUDENT LOAN FORGIVENESS

Drowning in student loan debt? **We have a new member benefit that could help!**

My Education Solutions is a financial advocacy organization committed to finding forgiveness solutions for anyone with student loan debt.

Visit **myeducation.com** to take the forgiveness survey where you'll discover your new low payment and forgiveness amount.



***I was thrilled to find out that I could reduce my monthly student loan payments by \$277 and have over \$30,000 in debt forgiveness! Now I'm able to use the extra savings for continued education to pursue my interest in nursing.***

— Carissa, PVFCU Member



No matter where you are, you can use our **online loan applications** to apply for your next loan!

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or Grow With Me Certificate.



Valid thru 12/31/2016.

When Paul Roth retired from his role as pastor of Linville Church of the Brethren, he and his wife Linda started looking for a home to begin retirement. They found a home in a quiet area just outside of Harrisonburg, and partnered with Jonathan Tieszen, PVFCU's Sr. Mortgage Advisor, to finance the purchase of their home. Paul and Linda found Jonathan to be engaging, detailed and genuine.

"He knew all the aspects of the mortgage system and was very deliberate about getting information ready for me," says Paul. "I could call him anytime and I emailed him a lot. He was very welcoming and treated me like I was an important person, addressing even the smallest concerns. There was no question that he really valued me as a client."



Paul and Linda are able to make automatic payments from his pension, working with their pension plan administrator, PVFCU, and the mortgage servicer.

They also used Members Title, owned by PVFCU, to complete the closing process in one stop. Paul was impressed with the ease of communication and the collaboration between all the parties. He said, "It was almost seamless! I appreciated that the process was simple and I didn't have to monitor everything. I knew what to look for and if issues came up they would contact me readily."

Paul and Linda are enjoying their new home in the county, where they can work in their garden, see cows graze in the field behind the house, and watch their dog and granddaughter play in the backyard.

Story by Malachi Bontrager, PVFCU Member Advisor

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