

COMMON INTEREST



Featured photo: 2017 Annual Neighborhood Connection

Refreshed Harmony Square branch

Renovations were completed at the Harmony Square branch this spring on the first floor of the building. The updates create a better use of space with a more bright and open layout, and give more privacy as transactions are completed. Photos of PVFCU members and businesses are featured throughout the space, in addition to landscape photos taken by members and published in our calendars each year.

Another new feature is the addition of an art gallery in a large conference room. Artwork and photography will be on display and feature a different PVFCU member artist every few months.



"We are very excited to be serving members in this new space!" says Jason Ropp, Harmony Square Branch Manager. "Members appreciate more privacy as we assist them and have had a very positive response overall. We're grateful for their patience as they came through the dust and noise during construction."

A highlight of the redesigned space is the new kids area, created in partnership with the Explore More Discovery Museum in Harrisonburg. "This was a unique collaboration with PVFCU and something we haven't done before," says Lisa Shull, the museum's Executive Director. "We enjoyed working with PVFCU developing this exhibit, and it's fulfilling to see kids of all ages having fun exploring the area, while learning more about financial literacy."



Throughout the exhibit youth interact with the green currency balls (money), learning to earn money by selling lemonade, save money for something they want to buy later, spend money at the toy store or farmers market, and also share their money with neighbors and people around the world.



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Club accounts help Elsje save for Olympic event

On July 9th, Elsje McDonald and her dog, Ruby, will be traveling to Roeser, Luxembourg to compete in the European Open Junior Agility competition. This Olympic event for dogs features teams from all across Europe, Canada, and the US. Ruby will be on a team with four other dogs, but she will also be competing in individual events as well.

Elsje started fundraising as soon as she found out that she and Ruby were invited to the competition. She decided to open a club account at PVFCU to help keep track of the money she raised. She has used club accounts in the past because they work great for keeping money separate for specific goals and activities. [Elsje says club accounts are "a convenient way to know exactly what I have earned and keep track of what has been spent. It is easier to keep it organized."](#)

Club accounts are special accounts that let you keep funds separate from your regular checking or savings account. You can use club accounts for budgeting, saving, or spending. PVFCU has special club accounts to help you save for Christmas, vacation, and a new car, but you can set up a club account to keep funds separate for anything you wish!

Although Elsje only has one more year of competition in the junior division, she hopes to continue competing with Ruby in the future. Elsje appreciates the service she receives from the Member Advisors at the Dayton branch. She says, "They're always so nice, and they know what I need and how they can help." PVFCU is excited to help Elsje achieve her goals by helping her keep track of her fundraising with club accounts. Congratulations to Elsje and Ruby, and good luck at the competition!



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Set your Dreams and Goals in Motion

Sherwyn Smeltzer and Debbi Mowery are the Financial Advisors at PVFCU, and each brings enthusiasm to their roles in helping people plan for the future. *"It is important for individuals to have a plan that guides their saving and investing," says Debbi.*

"Successful long term investors stay the course and rely on time rather than timing," Sherwyn adds. "It is important to focus on your vision for the future."

Financial Advisors Debbi Mowery and Sherwyn Smeltzer with Veronica Schweitzer, Office Coordinator.

Many long term clients have prepared for retirement, saved for children's education, given to favorite charities, strategically taken social security benefits, and successfully left money to heirs. Set your dreams and goals in motion by creating or updating your financial plan. Contact us for a review of your situation with a PVFCU financial advisor.

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Thank you

Earlier this year, Leo Heatwole retired, after more than 45 years in the financial services industry. The transition of investment and insurance accounts from Leo to Sherwyn and Debbi has been a seamless and smooth process. Leo is now a consultant for the department.

We thank Leo for his many dedicated years of service!

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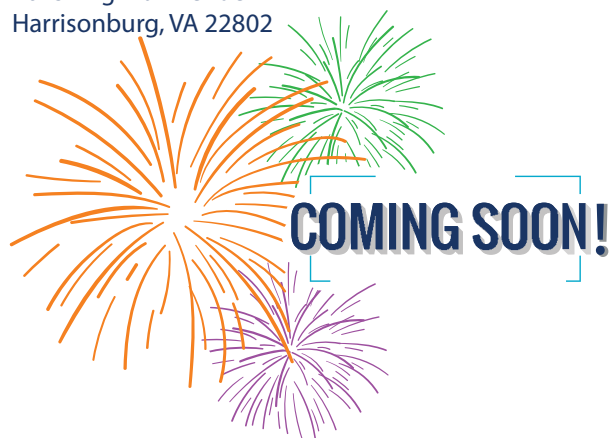
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- » Get a head start and pre-enroll for the upgraded MoneyView in person at any branch before June 30.
- » Branches will be closed on July 1-2 and 4, and open on July 3. MoneyView will be unavailable after 6 pm on June 30 through July 2.

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