

# COMMON INTEREST



Featured photo: 2018 Annual Neighborhood Connection

## NEW Branch Opening at Bridgewater Retirement Community

We are delighted to have been selected by Bridgewater Retirement Community for a branch on their campus! Our fifth PVFCU branch will be opening the end of July and will be located at the entrance of the Houff Community Center/Maple Terrace. The branch hours will be 11 am-3 pm on Monday – Wednesday, and 11 am-4 pm on Thursday – Friday. Our ATM will be accessible 24/7 to the community.

The Bridgewater Retirement Community has approximately 500 residents and nearly 400 team members and is within walking distance of Bridgewater College. We look forward to expanding our partnership with Bridgewater Retirement Community and the Bridgewater area with our Neighbor Serving Neighbors® approach to banking.

## Turn Everyday Purchases into Cash

Did you know? You're eligible for exclusive cash back offers when using your PVFCU debit card at the types of places you like to shop!

### How it works ...

- 1 Click** to activate exclusive cash back offers at the places you like to shop.
- 2 Shop** online or in stores to redeem your offers by paying with your PVFCU debit card.

- 3 Enjoy** cash back - deposited right into your account at the end of next month.



Log in to MoneyView Online or the Mobile App to get started!



# 1,420 Members Attend Annual PVFCU Neighborhood Connection

The second highest attendance on record of 1,420 members attended the Annual PVFCU Neighborhood Connection on June 7. Members enjoyed a complimentary dinner and conversation with old and new friends, music from Good Company, and a report from the CEO and Board of Directors.

Attendees received a PVFCU umbrella and snap phone wallets, and youth received a set of juggling balls. All ages loved the inflatable double giant slide, and a performance by Jesse the Juggler whose act included balancing a running vacuum cleaner on his head and juggling on a unicycle, among other things.



## Neighbors Serving Neighbors® Serving the Church and Community

Park View Federal Credit Union's brand of trust, reputation for value and service is well known in our area. We are often forced to turn away those who seek us out and wish to participate in being neighbors serving neighbors. Our unique blend of church and community, together with our shared values of integrity, community, financial acumen, and service are attractive to a broad audience. In response to these requests, your Board of Directors made a strategic decision to expand the table by inviting all Christian Churches in the area, including their members and organizations, to participate in building our credit union. The process for adding a new church or church organization is formal, yet streamlined.

Beginning with operations out of EMU Science Professor Joe Mast's desk drawer, and with the founding groups of EMU and Mennonite Broadcast employees, like minded groups that contribute to our mission have been added throughout our

history. These include Mennonite Churches/organizations, member businesses, Brethren Churches/organizations, Anabaptist Churches/organizations, church plants, and local co-ops.

We invite you to participate in the future success of Park View by inviting your neighbors to consider making their church eligible for services from Park View. If your church is not in Park View's membership or if you have Christian friends whose church members would benefit from becoming a part of Park View, please contact me or one of our staff members to get the process started. To learn more about the process feel free to contact a Branch Manager or email me at [CEO@pvfcu.org](mailto:CEO@pvfcu.org).

A handwritten signature in purple ink that reads "John".

John Beiler | President and CEO



What a wonderful community event," shares a long-time PVFCU member. "Thanks to all who made this so special."



# Leadership Development Program Launched

"If you believe in what you are doing, then let nothing hold you up in your work. Much of the best work of the world has been done against seeming impossibilities. The thing is to get the work done." - Dale Carnegie

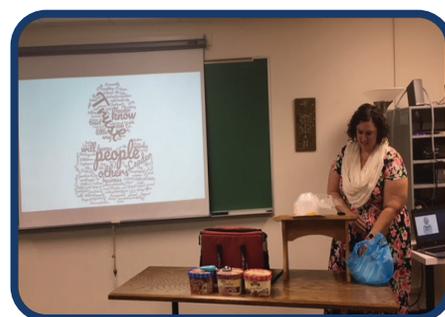
With a desire to be constantly developing PVFCU leaders, in January of this year, the credit union launched a brand new Leadership Development Program (LDP). Designed for up-and-coming managers, the LDP curriculum has been spear-headed by Yvonne Boettger, HR Manager, Sergey Primbetov, Director of Member Relations, and John Beiler, President and CEO.

Over the course of 9 months, LDP participants read and discuss assigned articles and book selections, listen to stories from experienced leaders in the community, and complete capstone projects. Topics include: Leading in a Mission-Driven Context, Credit Union Financials, Data-Driven Decision Making, Communication Styles, Team Development, and many more.

“ The Leadership Development Program is one more way PVFCU strives to better serve our members. Marcia Weaver, LDP Participant, shares, **“I’m learning more about leadership here than any graduate class I’ve taken! The exposure to the variety of leadership responsibilities and the effort that it takes to be a good leader is eye opening and a goal worth stretching into.”**



LDP participants in a Credit Union Financials class



Kayla Baker presents a capstone project

## 5 Good Money Habits

Our financial lives can get complicated quickly. It's easy to lose track of spending and savings. MoneyDesktop, your Personal Financial Management tool within MoneyView, can help you master these 5 financial habits that are important aspects of your financial health.



### Keep a Budget

Making even a simple budget doesn't have to be difficult when you have access to MoneyDesktop or past account statements as a guide. Monthly expenses are easy, but don't forget those surprise, once-a-year expenses like insurance payments that draft annually or every six months. You'll find a budget is one of the most effective money management tools, and it's free!



### Automate Savings

It's easy! If your employer offers a savings plan such as a 401(k), enroll for automatic deductions to the plan. Using MoneyView's automatic transfer feature, you can also automate transfers to your savings account or special club savings accounts every payday. You can track your progress in MoneyDesktop.



### Avoid Impulse Purchases

A great trick to help here is the 24 hour cooling off period. Wait 24 hours before making any nonessential or unusual purchase. MoneyDesktop's messaging platform can send you reminders for staying the course.



### Pay Bills Right Away

This can also be an easy thing to do with free Bill Pay in MoneyView Online or the App. Payments that don't change can be set to go on a regular basis. Paying your bills right away ensures nothing slips through the cracks, and will help improve your credit score. MoneyDesktop will track your spending categories automatically.



### Study Bills for Errors

It's easy to fall into the "get it, pay it" trap, but we would all benefit from actually examining the bills we pay. Not only will you avoid overpayment, but you might find services you're paying for you no longer need.

# \$7,500 Award Donated to Local Charities

PVFCU was selected as a Charity Award Winner from Envoy Mortgage. They received the award for their mortgage production in 2017.

PVFCU received \$7,500 to give to a charity of their choice. They selected The Free Clinic and Our Community Place to each receive \$3,750. The Free Clinic provides affordable sustainable health care services for low income and uninsured adults. Our Community Place promotes personal growth and community well-being by providing meals, computer access, worship times, classes, activities, counseling, and a safe place for many of Harrisonburg's marginalized residents.



(L-R) Jonathan Tieszen, PVFCU Mortgage Loan Advisor; Eric Olson-Getty, Our Community Place Director of Development; Chris Miller and Aaron Brydge, PVFCU Mortgage Loan Advisors

“It’s an honor to receive this award”, said Brad Arehart, Mortgage Manager, “and we’re privileged to assist two of our neighbors who serve our community so diligently.”

## Stay on Track This Summer with MoneyDesktop

- ✓ All Your Accounts in One Place
- ✓ Understand Budgets
- ✓ Control Spending

Log in to MoneyView Online or the MoneyView app to get started!



## PVFCU Wins 4 National Marketing Awards



PVFCU was recently honored with four Diamond Awards, recognizing outstanding marketing and business development achievements in the credit union industry.

The awards are given in 35 categories and were presented by the Credit Union National Association (CUNA) Marketing & Business Development Council, a national network comprised of over 1,300 credit union marketing and business development professionals.

“These credit unions represent the best and brightest in marketing and business development,” said Amber Scott, Chair of the CUNA Marketing & Business Development Council’s Diamond Awards Committee. “Their inventive, passionate and exciting initiatives inspire us to take chances, be bold and try new and untested approaches.”

PVFCU won awards for the 2016 Annual Report, Debit and credit card designs, Complete campaign for the upgrade in services and online/mobile banking, and for Renovations and upgrades at the Harmony Square, Dayton, and VMRC branches.





**Have a question about your account?  
Use our Live Chat to get the answer.**

Chat is available during our regular business hours

## Sustainable and Holistic Planning

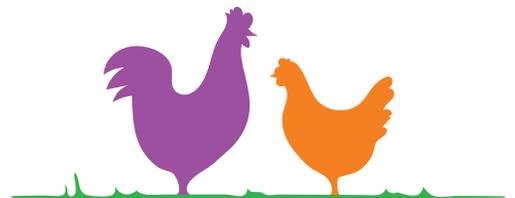
Changes in the investment and retirement world, combined with the 2018 tax law and economic climate, have prompted us to engage our members in a more sustainable and holistic relationship. In addition, many individuals are looking for a new type of connection with their financial advisor.

Park View Advisors are now offering a tailored model of service that is based on holistic financial planning. This model includes:

- Greater access and a personal relationship with your financial advisor
- Conversations and strategies about a variety of topics that may include:
  - › Paying for College
  - › Preparing to retire
  - › Early retirement years
  - › Social Security maximization
  - › Navigating Medicare
  - › End of life management
  - › Cash flow and debt management
  - › Caring for parents
  - › 2018 Tax law implications and impact

This fiduciary structure brings everyone involved to the same side of the table; we are all working together toward the same sustainable, long term goals and success.

**If this sounds intriguing to you please contact Sherwyn Smeltzer or Debbi Mowery at 540.564.6111.**



**With your Financial Advisor at PVFCU you have all of your chickens on the same farm without putting all your eggs in the same basket!**