

# COMMON INTEREST

Featured photo: "Sunrise over the Blue Ridge Mountains," captured by PVFCU member Brian Ripley

## When do you need a Financial Advisor?

The Financial Advisors at Park View Federal Credit Union would love to support you during significant life changes. Our Financial Advisors focus on you and your unique story to determine what services may add value to you and help you create a plan to meet your financial goals as efficiently as possible.

Our financial advisors offer many different services all based on your stage of life including but not limited to: financial planning, education planning, investment planning, retirement planning, insurance planning including Long Term Care insurance, estate planning and tax management. They tailor each plan to you and your unique story.

**Why delay benefitting from financial advice? Schedule your complimentary, no obligation financial check up with Debbi or Sherwyn at 540.564.6111.**

### Are YOU ...

Getting married?

Having a baby?

Planning for college?

Starting a new job?

Thinking about retirement?

**... If so, you should talk with a Financial Advisor.**

## Broadway and Dayton kids areas updated!

The Broadway and Dayton branches now have new and improved kids areas! The spaces were created in partnership with the Explore More Discovery Museum in Harrisonburg. Throughout the exhibits youth interact with green currency balls (money), learning to earn, save, spend, and share their money with neighbors and people around the world. Be sure to bring your kids and grandkids inside the next time you're nearby!



\*Products are made available by Park View Federal Credit Union and Park View Advisors. 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 Park View Advisors are independent from ProEquities, Inc. Securities and insurance products offered are not financial institution deposits, have no financial institution guarantee, are not FDIC/NCUA insured, and may involve loss of principal.

**Park View**  
FEDERAL CREDIT UNION



# Grand Opening for 5th PVFCU Branch at Bridgewater Retirement Community

In late August, PVFCU held a Grand Opening celebration at its newest branch located in Bridgewater Retirement Community. A ribbon cutting ceremony kicked off the 3-day event with representatives speaking on behalf of PVFCU, staff and residents of Bridgewater Retirement Community, and the Harrisonburg-Rockingham Chamber of Commerce.

This is the fifth full service PVFCU branch in Rockingham County, and is located in the Houff Community Center on the Bridgewater Retirement Community campus.

“We are delighted and grateful to have been chosen to partner with Bridgewater Retirement Community and the Bridgewater area,” said John Beiler, President and CEO of PVFCU. “We have been welcomed with open arms, and have enjoyed getting to know many of the residents and staff already.”

“We are so excited that Park View has joined our Community,” said Sarah Hagan, VP for Independent Living at Bridgewater Retirement Community. “Our partnership so far has been very resident centered. We feel so fortunate to have such a kind, compassionate team serving our residents.”

The branch can serve all Bridgewater Retirement Community residents, staff, board of directors, and volunteers, as well as the Bridgewater area.



Ever since becoming a member, Bridgewater Retirement Community resident Carl McDaniels has been an advocate for PVFCU. We were honored to have Carl help cut the ribbon for the branch at the grand opening. He says,

“I’m enjoying the arrival of Park View Federal Credit Union at Bridgewater Retirement Community. The proximity and dedication to the local community offers a service that far surpasses other financial institutions.”



## Bridgewater Retirement Community Branch hours:

Monday – Wednesday 11am - 3pm  
Thursday – Friday 11am - 4pm

## Business Lenders ready to serve you!

**Darrell Wenger**, Business Loan Advisor, NMLS #1577377, has moved to our Harmony Square branch. He specializes in business lending including operating lines of credit, construction loans, vehicle loans, truck and equipment loans, business credit cards, rental property and land loans. Contact Darrell at 540.434.6444 ext. 136. Darrell has lived in the Shenandoah Valley for over 10 years. He resides in Harrisonburg with his wife and two sons.



**Duane Shenk**, Business Development Specialist, NMLS #1724529, is now serving you from the Dayton branch. He specializes in business lending and Home Equity Lines of Credit. Contact Duane at 540.236.5772. Duane moved from Pennsylvania to the Shenandoah Valley in 1976. He currently resides in Rockingham County with his wife and three daughters.





# Shop Simple. Shop Secure.

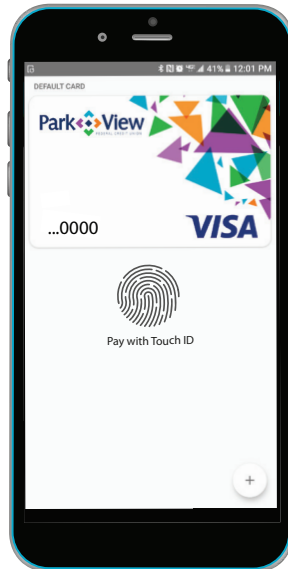
## Digital Wallet is available for your PVFCU Visa® Card

With a digital wallet, you can securely store your PVFCU Visa debit and credit cards and use them to make purchases in stores or online. Make purchases using your smartphone, tablet, or smartwatch.

Use with any of the wallet options below:



Look for either of these icons at checkout:



## Buying a Home?

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\$100 gift card given at mortgage closing.  
Valid for primary residence applications  
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NMLS # 653464

## MoneyView Updates

We continually strive to improve our MoneyView Online and App services and recently made some updates:



- **Check images** are linked in account history.
- **Content will automatically adjust and resize** depending on the size of your screen and device, enabling all content to be more easily seen with the same functionality.
- **Self-service wires** allow you to initiate a wire at your convenience. Domestic wires also cost less through the service.



- **Stop payment service** is a new feature within the app. Use this for lost or stolen checks.
- **Purchase Rewards** - earn exclusive cash back offers when using your PVFCU debit card at the types of places you like to shop!

## Meet your Mortgage Team



(Back L to R): Chris Miller, NMLS #1601116, Christine Suter, Jonathan Tieszen, NMLS #653974, Karen Yoder, Brad Arehart, NMLS #490292  
(Front L to R): Sara Atkins, NMLS #1463750, Catherine Miles, NMLS #653977, Sue Halterman, Annie King, NMLS #442988

PVFCU's mortgage team recently welcomed new team members! They enjoy working with everyone in the home buying process, including realtors, builders, and the home buyers themselves. Contact them for your next home purchase or refinance.

540.437.7412 | [mortgage@pvfcu.org](mailto:mortgage@pvfcu.org)



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\*Valid for signature based purchases Nov. 15, 2018 - Feb. 13, 2019.



## Members in “The Bush” in Papua New Guinea connect to PVFCU’s MoneyView service

PVFCU members Rick and Anji Zook are missionaries with Ethnos360 in Papua New Guinea. Recently they had the joy of new technology that allowed them to move from using email over the radio, to actually having internet access whenever there is solar power. However, the Zooks live in a part of the world which does not have cell phone service, and is 14 hours ahead of Virginia time.

“I was struggling to connect to the PVFCU internet website,” said Anji, “so I reached out to PVFCU staff member and friend Karen Yoder. It was after their normal business hours, and she graciously spent hours trying to get a work-around figured out with another co-worker, which would work for our unusual situation.”

PVFCU was able to find a solution for Anji and Rick and they can now do their banking from “The Bush.” Anji adds, “Now we don’t have to rely on other people to pay our bills, keep an eye on our balance, and other banking ‘chores.’ Thanks PVFCU for such neighborly aid, and not forcing everyone to fit a cookie cutter mold!”



Rick and Anji Zook work at their computers from Papua New Guinea.



A team installs a refurbished satellite dish transported across the country to bring a faster internet connection to the Zook's.