



The **BUZZ** @ Park View

FALL 2019 | www.pvfcu.org



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A Day of Service

Whether it's through financial literacy events, local events, or simply volunteering their time, Park View employees have a passion for serving.

To help fuel this passion, each year, Park View closes its doors on November 11, so employees can venture out into the community for a day of service; a day we call Community Connection.

This year, employees, alongside some Park View members, rolled up their sleeves and volunteered at eight different non-profit organizations located in Rockingham County and Harrisonburg.

Work included splitting and stacking firewood, wrapping Christmas presents for kids, yard work for elderly neighbors, sorting through donated items, presenting lessons on finances for local high school students and much more!

At the end of the day, our employees and members served a total of 385 hours of service in the community.



Park View's Community Connection gives us, as employees, the chance to partner with members and serve together in an environment that stretches beyond our branches," said Karen Yoder, Mortgage Relations Specialist.



#theparkviewway



MONEY AT YOUR FINGERTIPS

Get More Borrowing Power from Your Home's Equity.

You have invested so much time and money in your home, now it's time to take advantage of its equity. A home equity line of credit (HELOC) from Park View can give you peace of mind knowing that you have quick and easy access to cash for unexpected expenses.

No Closing
Costs on a
HELOC up to
\$75,000!¹

The HELOC Advantage

- Flexibility to borrow what you need, when you need it
- No pre-payment penalty
- Easy access to funds
- Use of funds in a multitude of ways
- Ten year draw period
- Tax advantages²

Ready to unlock your home's potential?

Visit www.pvfcu.org/home-equity-loans or call 540.437.7412.

¹Annual Percentage Rate (APR) is variable monthly, based on index. Index is the highest prime rate published in The Wall Street Journal on the last business day before the start of each month's billing cycle. Minimum APR is 3.75%. Maximum APR, by law, is 18.00%. Offer subject to change at any time. Valid for applications for a maximum \$75,000 line of credit. Appraisal, when required, will be at the borrowers expense. Property insurance is required. Closing costs paid by Park View, up to \$470.00, may be recaptured if loan is closed/terminated within the first three years. Ask us for complete cost, terms and conditions. ²Consult with your tax advisor for eligibility.



Whether you are refinancing or purchasing a new home, take advantage of our in-house settlement agency.

540.437.7400 | info@memberstitle.net

GROW WITH ME CERTIFICATE



It's never too early to start saving. Help your children or grandchildren start saving towards their future with a Grow With Me Certificate from Park View!

- Earn **2.75% APY**¹
- Available to members ages 0-17
- Minimum \$100 deposit required
- Certificate matures on child's 18th birthday
- Add additional funds to it at any time

Ready to help ensure your child's financial future? Stop by a branch or call us at 540.434.6444.

¹Annual Percentage Yield (APY) may change annually in July. Dividends are paid quarterly. A 365-day dividend penalty will be assessed on early withdrawals on certificates. All rates quoted are subject to Credit Union earnings and are subject to change without notice. To receive the APY quoted, dividends must remain on deposit for at least a year. A withdrawal prior to one year will reduce earnings. Dividends will be forfeited for any account closed before accrued dividends are credited. Earnings may also be reduced by fees associated with some accounts.

Meet Your Board of Directors

Nominated by you, to serve you!

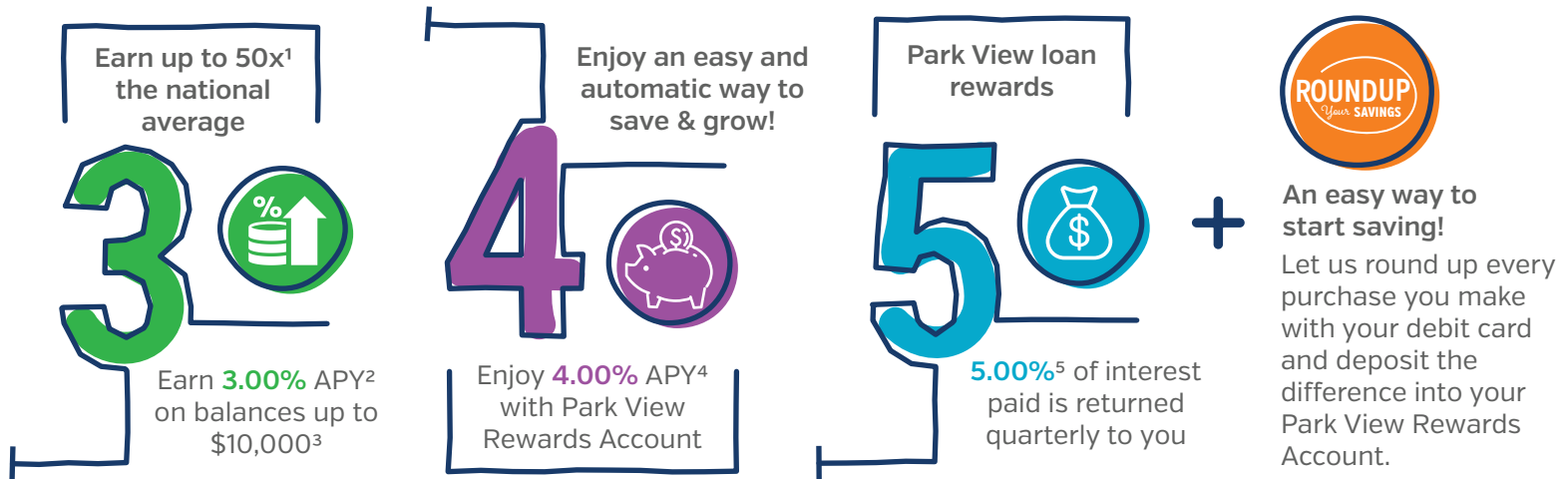


L-R: Kate Bergey, Sherrill Glanzer, Paul White, Dan Martin, Sherman Knicely, John Bowman, Jill Hostetter (Ed Yoder and Rosalyn Myers Kniss not pictured)

Park View's Board of Directors is composed entirely of volunteers from around the community. They work to set the direction of the credit union, while keeping your best interest at heart.

Introducing our New Electrum™ Student Account

Our new Electrum™ Student Account comes with exciting benefits and rewards for students of all ages.



To Qualify for Electrum™ Student Account



Debit Card Purchases

Make at least 5 debit card purchases each month



Minimum Balance

No monthly minimum balance required

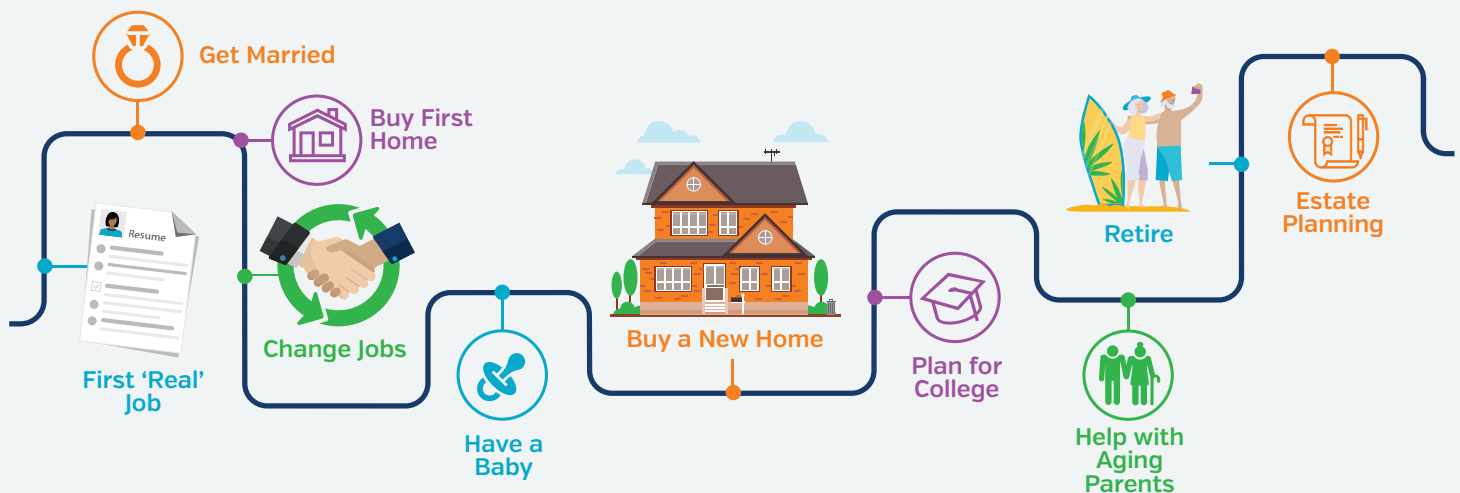
Get Started Today!

Opening an account is fast, easy, secure and can be done right from your computer or mobile phone. Visit us online at www.pvfcu.org, call, or stop by a branch.

APY = Annual Percentage Yield. APY is valid as of the last dividend declaration date. All rates quoted are subject to Credit Union earnings and are subject to change after the account is opened. ¹Based on the weekly national rates and rate caps as of July 29, 2019. ²Monthly qualifications must be met in order to earn high dividend rate, paid monthly. If not met, a reduced rate of 0.05% APY will be applied to balance. \$25 minimum to open account and earn APY. ³Balances over \$10,000 will earn 0.25% APY. ⁴Balance in Rewards Account earns dividends, paid quarterly. ⁵Valid only on consumer loans.

Navigating Through Life's Journey

We may follow similar financial patterns during our life, but everyone still needs an individualized plan that is dependent on the major events that may occur throughout their lifetime. From marriage, childbirth, loss of a job, retirement or death of a spouse, Park View Financial Advisors are here for you at every stage.



Schedule your complimentary, no obligation appointment today!

Connect with Park View Financial Advisors, **Sherwyn Smeltzer** and **Debra Mowery** at 540.564.6111 or parkviewadvisors@pesmail.com. You can also check us out online at www.parkviewadvisors.org

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 lose value.



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1675 Virginia Avenue
Harrisonburg, VA 22802

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Federally insured by NCUA



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Dec. 20

Stop by any branch to
enjoy sweet treats and
holiday cheer!



From Humble Beginnings

On Tuesday, September 17, stories and laughter filled the evening as Park View had the privilege of recognizing the individuals who have played an integral part in its existence and success.

Those in attendance included individuals who have played a hand in shaping and molding the credit union into what it is today. Others were recognized for their unfailing support over the past 50 years. Thank you, all!

Park View was also honored to have in attendance a handful of those responsible for the creation of the credit union. To this group we are so very grateful.

We are grateful that they had the courage, commitment and a vision big enough to charter Park View 50 years ago. That they not only embraced the credit union cooperative philosophy of 'People Helping People' - still very much alive today, but that they also took their responsibility to enhance the lives of our members very seriously. It is Park View's goal to carry on its founders' vision of commitment to the financial wellbeing of its members, as well as the unwavering sense of responsibility to strengthen its community.

Charter member,
Joseph Mast



Current Board Chair,
Jill Hostetter

Members since 1969



Current & Past
Board Presidents
in attendance