

THE VALLEY EXPRESS

2012

A Publication of the

Matanuska Valley Federal Credit Union

A VERY HAPPY
NEW YEAR
from all of us at MVFCU!

HOLIDAY CLOSURES

Monday, January 2
New Year's Day, Observed

Monday, January 16
Martin Luther King, Jr. Day*

Monday, February 20
President's Day*

* Our Retail Community Offices at
Palmer CARRS and Knik Goose Bay
will be open to serve you!

2012 CALL FOR NOMINATIONS!

Matanuska Valley Federal Credit Union is currently accepting nominations for the 2012 Board of Directors election. The deadline is Saturday, February 4, 2012.

All MVFCU Board members serve as volunteers and are either elected by the MVFCU membership, or, under special circumstances, appointed by the Board of Directors.

You must be an MVFCU primary member in good standing to serve. If you are interested in serving on the board, or know of someone who is, please contact MVFCU at 745-4891 or 694-4891 no later than February 4, 2012.

Nomination by Petition

Members who desire to serve, and have not been placed in nomination by the Nominating Committee, may be placed in nomination by petition. The petition must be signed by 1% of the members (approximately 340 members). The petition must also be accompanied by a signed certificate from the nominee that states they are willing and able to serve, if elected.

Nominees shall provide a brief statement of qualifications and biographical data with the petition. All petitions must be received by the credit union on or before March 1, 2012.

Get
REAL

Financial Reality
Fair a Success
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Direct Deposit Info:
Get your PFD Fast!
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A Word from your
General Manager
› Pages 1 & 3

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MEET OUR NEWEST COMMUNITY OFFICE: KUNIA

On January 1, 2012, MVFCU completed a merger with a small credit union in the community of Waipahu, Hawaii. Because of MVFCU's organizational strength and history of assisting small credit unions, we were asked by the National Credit Union Administration to submit a merger proposal. In November of last year, we submitted a successful merger proposal to NCUA.



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Get REAL

The first 'Get Real' Financial Reality Fair was a success! On November 8, 68 students and more than 25 volunteers converged at the AT&T Sports Center. The students budgeted options for housing, transportation, family expenses and more using real income figures for their desired career field. Each met with a financial advisor to discover if they had budgeted well and then corrected their choices if they overbudgeted. Both students and volunteers alike considered the event a rousing success, and MVFCU is planning more 'Get Real' Financial Reality Fairs in the future! Follow us at [facebook.com/GetRealAK](https://www.facebook.com/GetRealAK) to be informed about upcoming events!

Here's what participants had to say about their experience:

- "The most important thing I learned was how much it is to live. Glad you guys were here to give me a news flash!"
- "There is a lot more to living expenses than I thought. So many more things to take into account."
- "It is important to budget no matter how hard it is to make ends meet. Expensive isn't always better."
- "This was a great experience and I learned a lot! Thank you for hosting it!"



Direct Deposit your PFD!

Having your PFD deposited directly into your MVFCU account is fast, safe & easy - just use these guidelines when you file for your 2012 PFD!

Direct Deposit Program

Do you want your dividend deposited directly into your bank account? *If YES, indicate if you want your dividend deposited into:* YES NO

Same account as last year **OR** New account listed below

NEW ACCOUNTS ONLY, fill in information below. See page 5 for instructions.

Bank Code **C S** **Account Type (Select one)**
 Checking Savings

New Account Number

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To enter information for a new account:

- Enter **CS** for the MVFCU 'Bank Code'
- Enter your **twelve-digit** account number, found in the upper right corner of your periodic statement.

Please use all twelve digits to ensure a timely deposit!

The filing deadline is **March 31, 2012.**

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MEET OUR NEWEST COMMUNITY OFFICE: KUNIA

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Kunia FCU (Kunia - *coo-nee-uh*) was chartered in 1940 to serve employees of the Del Monte pineapple plantation. With the closing of the Del Monte facility in Kunia, like hundreds of other credit unions who have lost their primary sponsor, they converted to a community charter in 2001. Unfortunately, like many other similarly situated credit unions, Kunia did not make a successful transition to a community field of membership. It is housed in a single office located in the community of Waipahu (*why-pah-hoo*) on the island of O'ahu.

MVFCU is financially healthy with \$362 million in assets and \$35 million in reserves. We serve over 34,000 members and operate 10 community offices. Kunia is much smaller with a single office serving approximately 2,000 members with assets of \$15 million.

With this merger your credit union is stronger and will benefit from greater membership diversity. Serving members in both Alaska and Hawaii will strengthen the overall risk profile of MVFCU in the future.

Please help me welcome our new members from Kunia. As we start the long process of getting to know each other and building on a cornerstone of trust and respect, new and exciting opportunities will emerge. My vision is to take the best of both organizations and together with your help, create a new and better credit union.



Kunia Community Office
Waipahu, Oahu, Hawaii

- Al Strawn, General Manager/CEO



Special Note:

We anticipate having the new Kunia office ready for transactions on current MVFCU accounts sometime in the early part of the 2nd quarter, 2012.

Be sure to look up the Shared Branching locations in Hawaii at www.mvfcu.coop.

Follow our Facebook page to be alerted of all things Kunia at your credit union.



Scan this code using a QR Reader on your smartphone to be taken directly to our Facebook page.

CONTACT MVFCU

ON THE WEB:

WWW.MVFCU.COOP

MAIN SWITCHBOARD &
CONTACT CENTER:

745-4891 · 694-4891

EASY ACCESS:

746-3279 · 694-7702

24/7 CONSUMER LOAN
BY PHONE:

1-800-976-5198

REAL ESTATE &
COMMERCIAL LENDING:

745-9165

694-4891 X.165

LOST OR STOLEN VISA
CHECK CARD:

(AFTER BUSINESS HOURS)

1-800-682-6075

MVFCU FAX NUMBERS:

MAIN ADMIN: 745-9131

PALMER: 745-9115

WASILLA: 373-6877

SEWARD MERIDIAN: 761-4610

EAGLE RIVER: 694-7701

MEADOW LAKES: 357-3965

BIG LAKE: 892-4892

WILLOW: 495-6272

SUNSHINE: 733-4892

PALMER CARRS: 745-8124

KNIK-GOOSE BAY: 357-8104

JUMPSTART 2012

New Year's Resolution LOANS

The holidays are an easy time to go overboard with your credit card. There's an easy way to handle that! Consider a **NEW YEARS RESOLUTION SIGNATURE LOAN** from the Matanuska Valley Federal Credit Union! Let us help get your finances back on track!

We're offering up to \$1,500 for a *super-low interest rate* of 7% APR* for 12 months.

Ask any one of our member service representatives about these loans.

PAY OFF THAT HIGH-INTEREST RATE CREDIT CARD TODAY!

\$1,500 LOAN ◀
7% - 12 MONTHS ◀
THRU JANUARY ◀



Scan this code using a QR
Reader on your smartphone
to learn more about our
New Year's Resolution Loans.



WWW.MVFCU.COOP

**MATANUSKA VALLEY
FEDERAL CREDIT UNION**

* APR - ANNUAL PERCENTAGE RATE. SUBJECT TO TERMS AND CONDITIONS



YOUR SAVINGS FEDERALLY INSURED TO AT LEAST \$250,000 AND BACKED BY THE FULL FAITH AND CREDIT OF THE UNITED STATES GOVERNMENT. NATIONAL CREDIT UNION ADMINISTRATION, A U.S. GOVERNMENT AGENCY.

