

## Coming Soon! A New Financial Retirement Planning Tool Will Soon Be Available Through Genworth Financial!

Cross Valley Federal Credit Union exists only to serve its members. In America today as well as within Cross Valley's Membership, we have a large number of people currently in retirement or who are planning on entering retirement in record numbers. A real dilemma facing many people looking at retirement is, "How do I make my retirement income and assets last a lifetime?"

One of the ways we believe we can help accomplish this is to look at the home's equity as a means to add additional retirement dollars through a Government Insured – Home Equity Conversion Mortgage, more commonly referred to as a Reverse Mortgage.

The Reverse Mortgage program that exists today is very different from the Reverse Mortgage that existed in the past. We believe the Reverse Mortgage will provide yet another tool to our members for planning their retirement.

Some of the key features that attracted us to the program include:

- You maintain ownership of your home, not the lender. Title is still held in your name, there is just a loan taken out against the home.
- NO MONTHLY PAYMENTS... Ever.
- Government Insured – Guarantees that you will always have access to your equity to spend as you see fit.
- Non-Recourse Loan – Provides security that you nor your heirs will ever receive a bill beyond the value of the home.
- Tax friendly proceeds – Typically proceeds received from a home loan are not taxed like other assets that you make withdrawals from.
- Ability to eliminate current monthly mortgage payment and have your home PAY YOU! You DO NOT have to own your home free and clear to be able to gain access to a portion of your home's equity for retirement.
- Age in place – Studies have shown that over 80% of Americans want to live their retirement in their homes as long as possible.
- Flexible disbursement options – Cash Out, Monthly payments either for specific period of time (Term) or guaranteed for life (Tenure), Line of Credit that has a built in "Growth Feature," or any combination of these options. What this means to you is you can tailor fit the Reverse Mortgage to accomplish the goals you have for retirement.

For more information, including upcoming seminars and reading materials, please contact any of our loan officers today at (570) 823-6836.

## Bulletin Board

### Holiday Closings

**Columbus Day**  
Monday, October 10, 2011

**Veterans' Day**  
Friday, November 11, 2011

**Thanksgiving Day**  
Thursday, November 24, 2011

**Christmas Day** (observed)  
Monday, December 26, 2011

**New Year's Day** (observed)  
Monday, January 2, 2012

### Mark Your Calendar

#### \*\*NEW\*\* eServices Seminar

**Wednesday, October 19, 2011 – 7:00 pm**

Cross Valley FCU Main Office  
640 Baltimore Drive, Wilkes-Barre, PA

#### International Credit Union Day

**Thursday, October 20, 2011**  
All Cross Valley FCU Branch Locations

#### Scottie Saver Holiday Party!

**Saturday, December 3, 2011**  
Cross Valley FCU Main Office  
640 Baltimore Drive, Wilkes-Barre, PA

RSVP today by calling the Marketing Department at (570) 823-6836 ext. 1071.



**Main Office**  
640 Baltimore Drive • Wilkes-Barre, PA  
**Office Hours:**  
M – Th: 8:30 am to 4:30 pm  
Fri: 8:30 am to 5:30 pm  
Sat: 9:00 am to 1:00 pm  
Drive-up hours are the same as office hours.  
(570) 823-6836 • (800) 548-2849  
**Loans:** (570) 823-6836 or (800) 548-2849

**Main Office Mailing Address**  
P.O. Box 597 • Wilkes-Barre, PA 18703

**SSA Branch**  
1150 E. Mountain Blvd. • Wilkes-Barre, PA  
**Office Hours:**  
M – Th: 8:30 am – 4:30 pm  
Fri: 8:30 am – 5:30 pm  
**Loans:** (570) 208-4522

**Hazleton Branch**  
273 Airport Road • Hazle Twp., PA  
(570) 450-5192 • (570) 450-6292  
**Office Hours:**  
M – Th: 8:30 am – 4:30 pm  
Fri: 8:30 am – 5:30 pm  
Sat: 9:00 am – 1:00 pm  
**Loans:** (570) 450-6292

**Dallas Branch**  
Memorial Hwy. • Dallas, PA  
(570) 823-6836  
**Office Hours:**  
M – Th: 8:30 am – 4:30 pm  
Fri: 8:30 am – 5:30 pm  
Sat: 9:00 am – 1:00 pm  
**Loans:** (570) 823-6836 ext. 2710

**Mountaintop Branch**  
113 S. Main Road • Mountaintop, PA  
**Office Hours:**  
M – Th: 8:30 am – 4:30 pm  
Fri: 8:30 am – 5:30 pm  
Sat: 9:00 am – 1:00 pm  
(570) 474-6633  
**Loans:** (570) 474-6633

**Board of Directors**  
Richard Shields, Chairman  
Joseph J. Shimko, Vice Chairman  
Al J. Baloga, Secretary  
Leonard V. Shimko, CCUE, Treasurer  
Ted Prekel • Anthony Dombroski • Jeff Stewart

**Sherman Street Branch**  
280 North Sherman St.  
Wilkes-Barre, PA  
**Office Hours:**  
M – Th: 8:30 am – 4:30 pm  
Fri: 8:30 am – 5:30 pm  
Sat: 9:00 am – 1:00 pm  
Drive-up hours are the same as office hours.  
(570) 823-6836  
**Loans:** (570) 208-4540

**Forty Fort Branch**  
1181 Wyoming Avenue  
Forty Fort, PA  
**Office Hours:**  
M – Th: 8:30 am – 4:30 pm  
Fri: 8:30 am – 5:30 pm  
Sat: 9:00 am – 1:00 pm  
**Loans:** (570) 823-6836 ext. 2610

**Pittston Branch (Coming Soon)**  
Route 315 • Pittston, PA  
(570) 823-6836  
**Office Hours:**  
M – Th: 8:30 am – 4:30 pm  
Fri: 8:30 am – 5:30 pm.  
**24/7 Express Loan Center**  
(570) 823-6836, Press 3

**e-mail:** cvfcu@crossvalleyfcu.org  
**Internet:** www.crossvalleyfcu.org  
ABA# 2313-8688-1

# The Crossings

THE NEWSLETTER OF CROSS VALLEY FEDERAL CREDIT UNION

Vol. 28  
Number 4  
Fall 2011

**inside**

**Don't Let Emotions Drive Your Investment Decisions**

**Scholarships Awarded**

## Pittston, Here We Come!

At Cross Valley FCU it's hard to keep good news a secret. So, while you may have heard the news or seen the billboards, it's official! In 2012 we will be opening our eighth branch location in Pittston, PA along Route 315 near the new Walmart!

### Let's Celebrate!

Watch for details to come via Facebook, our website, and newsletters as we prepare to announce Grand Opening details for spring 2012!

## Fall Loan Specials!

### Need A Car? Your Season Has Arrived!

As you load up for school or start off on your first job, fall's your season for getting that first set of wheels. Before you visit the car lot, ask our loan officers to preapprove you for an auto loan. With a preapproved loan you can get a car that fits your lifestyle with payments that fit your budget.

We have car-buying information to help you review different models, check fuel economy, and compare prices.

Check out our great service and low loan rates while the sun's still high and you'll be driving the best deal around.

**NEW & USED AUTO LOANS**  
Rates As Low As  
**2.99%** APR\*  
For Up To A 36-Month Term

\*APR= Annual Percentage Rate. Special sale rates are for qualified borrowers who meet certain credit criteria, purchasing 2006-2011 model year vehicles through December 31, 2011. Rates and terms subject to change without notice. Membership requirements apply. Other rates and terms available. Contact credit union for full details.

**HOME EQUITY LOANS**  
Rates As Low As  
**4.75%** APR\*\*  
For Up To A 36-Month Term

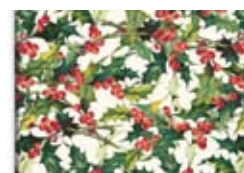


### Fall Home Equity!

Has a rainy spring and a stormy summer placed a dent in your home repair plans? We can help you get those plans back on track with a Cross Valley FCU Home Equity Loan!

Enjoy rates as low as 4.75% APR\*\* for up to a 36-month term. Plus...

- Flexible Terms!
- Tax Deductible Interest!
- The Ability To Borrow Up To 80% Of The Equity Available In Your Home



### HOLIDAY LOAN SPECIAL!

See page 2.

\*\*APR = Annual Percentage Rates. \$10,000 minimum loan amount, maximum loan amount \$200,000, new money. Rates shown are for qualified borrowers who meet certain credit criteria. Rates and terms subject to change without notice. Membership requirements apply. Other rates and terms available. Repayment in as many as 36 monthly payments. \$29.86 per \$1000 borrowed for rate shown. Consult your tax advisor for tax-deductible eligibility. Contact credit union for full loan details. Offer valid through December 31, 2011. Notice to borrower: Please note that by obtaining this loan, Cross Valley Federal Credit Union, the lender, will have a mortgage on your home. Failure to meet obligations under this loan could result in the loss of your home and any money you put into it.

**American Heart Association**

# Heart Walk

My Heart. My Life.

### Mark Your Calendars!

**Luzerne County Walk** –  
Sat., April 21st, 2012 – Kirby Park

**Lackawanna County Walk**  
Sat., May 5th, 2012 – Nay Aug Park  
(Tentative)

Help us raise awareness and start celebrating the difference we can make together. Think Walk Teams! Think Spring! Think Heart Healthy! For more information, contact Colleen or Jill today at (570) 823-6836 or Lori Chase, Senior Division Director for the American Heart Association at (570) 822-9438 to learn more!

## Think Heart Healthy – Think Spring!!!!...

### Then Let's Get Moving Together!

Cross Valley FCU will act as presenting sponsor for the 2012 Heart Walks in both Luzerne & Lackawanna Counties!

This spring we are asking members to join us as we move to get heart healthy together!

We are excited to announce that we will be presenting sponsor for the Luzerne & Lackawanna County Walks. From now until then be sure to stop by our lobbies for heart healthy tips, great recipes, and fun fundraising events – all to benefit our local American Heart Association!

### Heart Healthy Tips: Physical Activity Boosts Mental Awareness!

Regular physical activity can relieve tension, anxiety, depression, and anger. You may not only notice a "feel good sensation" immediately following your physical activity, but most people also note an improvement in general well-being over time during the weeks and months as physical activity becomes a part of your routine.

Exercise increases the flow of oxygen which directly affects the brain. Your mental acuity and memory can be improved with physical activity.

## Member Notice: ATM/Debit Card Update

This fall we will start to issue ATM/debit cards directly from our main office.

What this means to you as a member is that if you need a new card or to replace a card due to damage or loss you will now be able to visit our Main Branch directly to have it taken care of. The second change that you will note is to the card itself. The cards printed at our facility will not be embossed with the numeric information but rather flat. Cards that are due to be reissued will still be mailed from our VISA® processor and will still have the embossed look. If you have any questions, please feel free to contact our member service representatives at (570) 823-6836 ext. 4005.

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FALL 2011 • VOL. 28 • NUMBER 4  
THE NEWSLETTER OF CROSS VALLEY  
FEDERAL CREDIT UNION

### International Credit Union Day



### Heart Walk



**CROSS VALLEY**  
FEDERAL CREDIT UNION  
"Solutions For Your Financial Life"

## Don't Let Emotions Drive Your Investment Decisions

Content Developed By CUNA Brokerage Services, Provided By James H. Van Wert, Jr., CFP

Emotions play an important role in some of the most important decisions we make in our life. But when it comes to investing, emotions can do more damage than good. Here are three ways that emotions play a detrimental role in our investment decisions and what we can do about it:

### Don't Follow The Herd

When stock prices start to fall, some people decide to sell their stock mutual funds. What starts as a few people selling their investments can turn into a panic where everyone decides to sell. It's called "herding" and it is one of the most common mistakes that people make when markets decline.

### Avoid Extreme Thinking

When markets fall, people often start to think in extremes. Everything in the market begins to look black and white. The facts can have many meanings and we need to think intelligently about how these facts affect us before we make any investment decisions.

### Be Aware Of Our Short-Term Bias

When it comes to investing, most of us have a short-term bias. That means that recent market gains lead to excitement and higher expectations. On the other hand, recent market losses lead to suspicion and caution. The challenge for investors is not to forget both the long-term history of the markets and their own long-term goals.



### Stay True To Your Goals And Your Plan

When markets are volatile, it tends to bring out our emotional side. Before we react emotionally to short-term market gyrations, we should ask ourselves some important questions. What is our long-term goal? Have our goals changed? Was our plan to reach our goals a sound plan? Are there any good reasons to abandon our plan? Once we have asked and answered these questions our decisions are more likely to be driven by logic not emotions.

**James H. Van Wert, Jr., CFP is a Financial Advisor with MEMBERS Financial Services located at Cross Valley FCU. If you have any questions, or would like to provide feedback regarding the information presented in this article, you may contact Jim at 570-208-4520.**

Representative is not a tax advisor or legal expert. For information regarding specific tax situations, please contact a tax professional. For legal advice, consult an attorney.

Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866) 512-6109. Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution. CBSI is under contract with the financial institution, through the financial services program, to make securities available to members.

FR010921-7A88

## Cross Valley Recently Awarded Scholarship To members Of The Executive Student Program.

*Each year Cross Valley FCU awards a certain number of ESP members with Scholarships to help support them as they prepare for the next stage of their academic careers. If you or someone you know will be graduating this spring, be sure to watch the January newsletter for 2012 scholarship details.*

*Before embarking on their first year at college several Executive Student Program (ESP) members gathered at the credit union where they were each awarded \$500 Scholarships to help alleviate the costs of their first semesters away at school.*

*First row, Seated: L-R : Alexis Good, Alyssa Andes, Sarah Miller.*

*Second Row: Jon Laity, Adam Jaworski, Tim LaBar, Nicholas Zabriski, Dan Chipego, Chief Financial Officer, Cross Valley FCU. The following students also received awards from the credit union: Larissa Bohn, Courtney Lee, Sarah Berton, Jordan Stella, Shawn Senese, and Alyson Bartolomei.*



## International Credit Union Day: The Story Behind The Celebration

Over the course of 84 years, the celebration of International Credit Union (ICU) Day® has evolved from the first official credit union holiday established by the Credit Union League of Massachusetts in 1927 into the internationally recognized observance it is today.

Originally "Credit Union Day" (CU Day), the formal appreciation of credit union members and workers as well as the pioneers of the credit union movement had two beginnings. The first, in 1927, was established on January 17 because America's "Apostle of Thrift," Benjamin Franklin, was born on that day. At the time when CU Day was established, the credit union movement in North America was rapidly developing. People were either too busy to celebrate or too new to the credit union movement to recognize the significance of their actions, and after a brief trial period, CU Day faded away.

Twenty-one years later in 1948, the centennial of the first credit union arrived. By then, about five million people belonged to 12,000 credit unions in the United States and Canada. America's credit union leaders at this time called for an occasion for bringing people together to reflect on credit unions' cooperative history and achievement much more than they had in 1927. They also wished to promote the credit union idea nationally. To do so, Credit Union National Association (CUNA) decided to give CU Day new life – this time with a national celebration set aside on the third Thursday of the month. This time, CU Day caught on, and celebrations continued in the following years.

Meanwhile, the credit union movement was spreading across the globe. By 1964, CUNA had established CUNA International to formally expand its aid to credit union pioneers worldwide. As new national movements joined the credit union family, the idea of a holiday that everyone could enjoy, regardless of religion, political beliefs, or cultural differences, appealed to many. Numerous credit unions began to distribute CU Day promotional materials, and the day of honor and recognition came to be acknowledged globally.

In January 1971, the World Council of Credit Unions, Inc. (WOCCU) was established in order to aid the substantial worldwide credit union progress. At the time, about 38 million members belonged to 24,000 credit unions globally. In that same year, WOCCU created the first ICU Day materials that were used around the world. CU Day had officially become ICU Day.

Today, ICU Day celebrates the common roots of 186 million credit union members in 97 countries. The credit union movement has come a long way since the first financial cooperative was established in Germany just 163 years ago. As we observe past achievements and look forward to the accomplishments to come, we invite you to join us in celebrating ICU Day on October 20, 2011.

### Let's Enjoy The Day together...

Please stop in at any of our branches on Thursday, October 20, 2011 to celebrate with us and enjoy refreshments, door prizes, and pick up a credit union trick-or-treat bag for the youngster in your life\*.

\*While supplies last.

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## The Perfect Gift This Holiday Season

VISA® GIFT CARDS Available At Your Credit Union



Contact credit union for full details. Designs may vary.

## Christmas Club 'Tis The Season To Be Saving Start Planning Today For Christmas 2012!

Do credit card bills from the holidays leave you overwhelmed? We can help.

A credit union Holiday Club account preserves the joy of the holidays by eliminating the financial stress of the season. Instead of charging everything at the last minute, save in advance for holiday spending. Determine what you spent last year and add a portion of that to your account each month. Or, have an amount deducted directly from your paycheck.

*Don't let holiday bills haunt you as you celebrate the New Year.* Come see us today to set up a Holiday Club account!

**Current Christmas Club members, please be aware that your holiday club account will be transferred to your savings account on Thursday, October 6, 2011.**

## Business Spotlight

### Inner Peace May Be Able To Assist In Your Search For Wellness.

Inner Peace Health Healing & Wellness Associates may be able to help if you suffer from stress, fatigue, aches & pains, depression, brain fog, insomnia, back aches, swelling, weight gain/loss, trouble focusing, water retention, or constipation/diarrhea. They have experienced practitioners, and certified therapists ready to assist you through your journey to connect Mind, Body, and Spirit!

Their certified therapists and practitioners possess unique skills and extensive experience working with Alternative and Holistic modalities. Inner Peace Health Healing & Wellness Associates offer a variety of services, including Massage, Shiatsu, Yoga, Reiki, Aromatherapy, Lymphatic Enhancement, Colon Hydrotherapy, Meditation, Infrared Sauna, and more.

They also offer educational opportunities through classes and seminars both for practitioner CE credits and beginners.

Inner Peace Health Healing & Wellness Associates believe that the balance of mind, body, and spirit is essential for your overall health and well-being.

*"Inner Peace Health Healing and Wellness Associates is thankful to the Cross Valley Federal Credit Union for all the guidance and expertise to finance our wellness center. There are many options available to businesses to secure loans, but the CVFCU not only has the best rates, but the best people,"*

*Kevin Greenberg, Multi-Channel Marketing Consultant for Inner Peace Health Healing & Wellness.*

## Join Scottie Saver As He Kicks Off The 2011 Holiday Season!

Saturday, December 3, 2011 from 1:00 pm to 3:00 pm join Scottie Saver and his special guest Santa Claus as they celebrate the season! Enjoy refreshments, pictures with Santa, and, be sure to stop by and make your own magical reindeer food!

The event will be held at our Main Office: 640 Baltimore Drive, Wilkes-Barre, PA.

**RSVP today by calling the Marketing Department at (570) 823-6836 ext. 1071 or email [jhouseknecht@crossvalleyfcu.org](mailto:jhouseknecht@crossvalleyfcu.org) so that we can be sure to provide enough goodies for everyone.**

## Voting Procedures

At the Annual Meeting on April 9, 2012, members of this credit union will be voting for candidates for two open seats on the Board of Directors. The Annual Meeting and the election of the Board of Directors are the primary vehicles for the members to become involved in their credit union. The credit union by-laws call for a precise method for a member to be nominated for the Board of Directors. We encourage every member to consider running for the Board. To help you understand our procedures, please read the following articles found in the credit union by-laws:

**Article VI Section 1 ...** to provide for nomination by petition of candidates for election to official positions at the Annual Meeting.

**Article VI Section 2 ...** to provide that no nomination shall be made from the floor when there is no need for a ballot box, voting machine, or mail ballot voting, and there is at least one nominee for each position to be filled. Nominations from the floor will be accepted if the Nominating Committee cannot name a person for a position.

**Article VI, Section 7 ...** established 18 years of age as the minimum age for holding an official position (elective and appointive) at this credit union.

The by-law amendment to Article VI, Section 7, has important dates for proper filing of a petition for an official position. To be nominated, the Nominating Committee must receive your petition by December 11, 2011 (120 days prior to the April 9, 2012 Annual Meeting). Petitions are available at the credit union office for your use to request consideration by the Nominating Committee for any positions for which elections are being held. The Nominating Committee consists of Henry Bolosky, Frank Donahue, and Helene Vernagis.



**Inner Peace Health Healing & Wellness Associates**

**InnerPeaceHHW.com**

**570-208-1511**

**Facebook.com/innerpeacehhw**

315 Plaza 1114, Route 315  
Plains Township, PA  
(across from the Woodlands)

## Over 500 Attended Youth Day '11!

Despite the weather, over 500 children and their families participated in our 2011 Annual Youth Day Carnival held on Saturday, August 6th at our Main Office, 640 Baltimore Drive, Wilkes-Barre.

In addition to financial literacy information, this year's carnival featured Plains Recycling – teaching children how they can save money and be earth-friendly at the same time, a magic show by Justin Credible, pony rides, carnival games, face painting, make your own sundae stand sponsored by Plains Police, Italian ice, courtesy of Rita's, food, popcorn, a children's ID kit table sponsored by Liberty Mutual, and special guests: Plains Fire Department, The American Heart Association, and Magic 93's Frankie Warren. Scottie Saver, Cross Valley FCU's Mascot, and Tux from the WBS Penguins also were on hand to join in the fun.

A special booth educating attendees about the dangers of driving while texting was the senior project of Executive Student Program member Sarah Spess and Jake Agnew, both students of Lake Lehman HS. All proceeds collected at their booth went to benefit the Alex Brown Foundation (RAB).

**Contest winners for the day were:** Courtney Moss (\$100 Toys R Us Gift Card), Dylan Brown (\$100 VISA® Gift Card), Kayley Gibbons (SWB Yankees Prize Pack), and Savannah Garvish (SWB Yankees Prize Pack). Ashley Wheeler was announced as the winner of the annual Scottie Saver coloring contest during planning for the event. Her artwork was featured in all promotions for the event. Ashley also received a \$25 Toys R Us Gift Card.



*Caption: Scottie Saver Saul Woodworth had his face painted by Karissa Malecki at Youth Day 2011!*

**HOLIDAY LOAN**  
Rates As Low As  
**5.99%** APR\*  
For Up To A 24-Month Term  
**BORROW UP TO \$2,000!**

## Holiday Loan Special!

**Let Our Holiday Loan Brighten Your Season!**

Take advantage of rates as low as 5.99% APR\* for up to a 24-month term – you can borrow up to \$2000!

\*APR= Annual Percentage Rate. Membership requirements apply. Rates shown are for qualified borrowers who meet certain credit criteria. Rates and terms subject to change without notice. Other rates and terms available. Repayment for rate shown in as many as 24 monthly payments of \$44.32 per \$1000 borrowed. Contact the credit union for full loan details. Offer available October 1, 2011 through December 31, 2011.

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Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866) 512-6109. Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution. CBSI is under contract with the financial institution, through the financial services program, to make securities available to members.

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A credit union Holiday Club account preserves the joy of the holidays by eliminating the financial stress of the season. Instead of charging everything at the last minute, save in advance for holiday spending. Determine what you spent last year and add a portion of that to your account each month. Or, have an amount deducted directly from your paycheck.

*Don't let holiday bills haunt you as you celebrate the New Year.* Come see us today to set up a Holiday Club account!

**Current Christmas Club members, please be aware that your holiday club account will be transferred to your savings account on Thursday, October 6, 2011.**

## Business Spotlight

### Inner Peace May Be Able To Assist In Your Search For Wellness.

Inner Peace Health Healing & Wellness Associates may be able to help if you suffer from stress, fatigue, aches & pains, depression, brain fog, insomnia, back aches, swelling, weight gain/loss, trouble focusing, water retention, or constipation/diarrhea. They have experienced practitioners, and certified therapists ready to assist you through your journey to connect Mind, Body, and Spirit!

Their certified therapists and practitioners possess unique skills and extensive experience working with Alternative and Holistic modalities. Inner Peace Health Healing & Wellness Associates offer a variety of services, including Massage, Shiatsu, Yoga, Reiki, Aromatherapy, Lymphatic Enhancement, Colon Hydrotherapy, Meditation, Infrared Sauna, and more.

They also offer educational opportunities through classes and seminars both for practitioner CE credits and beginners.

Inner Peace Health Healing & Wellness Associates believe that the balance of mind, body, and spirit is essential for your overall health and well-being.

*"Inner Peace Health Healing and Wellness Associates is thankful to the Cross Valley Federal Credit Union for all the guidance and expertise to finance our wellness center. There are many options available to businesses to secure loans, but the CVFCU not only has the best rates, but the best people,"*

*Kevin Greenberg, Multi-Channel Marketing Consultant for Inner Peace Health Healing & Wellness.*

## Join Scottie Saver As He Kicks Off The 2011 Holiday Season!

Saturday, December 3, 2011 from 1:00 pm to 3:00 pm join Scottie Saver and his special guest Santa Claus as they celebrate the season! Enjoy refreshments, pictures with Santa, and, be sure to stop by and make your own magical reindeer food!

The event will be held at our Main Office: 640 Baltimore Drive, Wilkes-Barre, PA.

**RSVP today by calling the Marketing Department at (570) 823-6836 ext. 1071 or email [jhouseknecht@crossvalleyfcu.org](mailto:jhouseknecht@crossvalleyfcu.org) so that we can be sure to provide enough goodies for everyone.**

## Voting Procedures

At the Annual Meeting on April 9, 2012, members of this credit union will be voting for candidates for two open seats on the Board of Directors. The Annual Meeting and the election of the Board of Directors are the primary vehicles for the members to become involved in their credit union. The credit union by-laws call for a precise method for a member to be nominated for the Board of Directors. We encourage every member to consider running for the Board. To help you understand our procedures, please read the following articles found in the credit union by-laws:

**Article VI Section 1 ...** to provide for nomination by petition of candidates for election to official positions at the Annual Meeting.

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**Article VI, Section 7 ...** established 18 years of age as the minimum age for holding an official position (elective and appointive) at this credit union.

The by-law amendment to Article VI, Section 7, has important dates for proper filing of a petition for an official position. To be nominated, the Nominating Committee must receive your petition by December 11, 2011 (120 days prior to the April 9, 2012 Annual Meeting). Petitions are available at the credit union office for your use to request consideration by the Nominating Committee for any positions for which elections are being held. The Nominating Committee consists of Henry Bolosky, Frank Donahue, and Helene Vernagis.



**Inner Peace Health Healing & Wellness Associates**

**InnerPeaceHHW.com**

**570-208-1511**

**Facebook.com/innerpeacehhw**

315 Plaza 1114, Route 315  
Plains Township, PA  
(across from the Woodlands)

## Over 500 Attended Youth Day '11!

Despite the weather, over 500 children and their families participated in our 2011 Annual Youth Day Carnival held on Saturday, August 6th at our Main Office, 640 Baltimore Drive, Wilkes-Barre.

In addition to financial literacy information, this year's carnival featured Plains Recycling – teaching children how they can save money and be earth-friendly at the same time, a magic show by Justin Credible, pony rides, carnival games, face painting, make your own sundae stand sponsored by Plains Police, Italian ice, courtesy of Rita's, food, popcorn, a children's ID kit table sponsored by Liberty Mutual, and special guests: Plains Fire Department, The American Heart Association, and Magic 93's Frankie Warren. Scottie Saver, Cross Valley FCU's Mascot, and Tux from the WBS Penguins also were on hand to join in the fun.

A special booth educating attendees about the dangers of driving while texting was the senior project of Executive Student Program member Sarah Spess and Jake Agnew, both students of Lake Lehman HS. All proceeds collected at their booth went to benefit the Alex Brown Foundation (RAB).

**Contest winners for the day were:** Courtney Moss (\$100 Toys R Us Gift Card), Dylan Brown (\$100 VISA® Gift Card), Kayley Gibbons (SWB Yankees Prize Pack), and Savannah Garvish (SWB Yankees Prize Pack). Ashley Wheeler was announced as the winner of the annual Scottie Saver coloring contest during planning for the event. Her artwork was featured in all promotions for the event. Ashley also received a \$25 Toys R Us Gift Card.



*Caption: Scottie Saver Saul Woodworth had his face painted by Karissa Malecki at Youth Day 2011!*

**HOLIDAY LOAN**  
**Rates As Low As**  
**5.99%** APR\*  
**For Up To A 24-Month Term**  
**BORROW UP TO \$2,000!**

## Holiday Loan Special!

**Let Our Holiday Loan Brighten Your Season!**

Take advantage of rates as low as 5.99% APR\* for up to a 24-month term – you can borrow up to \$2000!

\*APR= Annual Percentage Rate. Membership requirements apply. Rates shown are for qualified borrowers who meet certain credit criteria. Rates and terms subject to change without notice. Other rates and terms available. Repayment for rate shown in as many as 24 monthly payments of \$44.32 per \$1000 borrowed. Contact the credit union for full loan details. Offer available October 1, 2011 through December 31, 2011.

## Don't Let Emotions Drive Your Investment Decisions

Content Developed By CUNA Brokerage Services, Provided By James H. Van Wert, Jr., CFP

Emotions play an important role in some of the most important decisions we make in our life. But when it comes to investing, emotions can do more damage than good. Here are three ways that emotions play a detrimental role in our investment decisions and what we can do about it:

### Don't Follow The Herd

When stock prices start to fall, some people decide to sell their stock mutual funds. What starts as a few people selling their investments can turn into a panic where everyone decides to sell. It's called "herding" and it is one of the most common mistakes that people make when markets decline.

### Avoid Extreme Thinking

When markets fall, people often start to think in extremes. Everything in the market begins to look black and white. The facts can have many meanings and we need to think intelligently about how these facts affect us before we make any investment decisions.

### Be Aware Of Our Short-Term Bias

When it comes to investing, most of us have a short-term bias. That means that recent market gains lead to excitement and higher expectations. On the other hand, recent market losses lead to suspicion and caution. The challenge for investors is not to forget both the long-term history of the markets and their own long-term goals.



### Stay True To Your Goals And Your Plan

When markets are volatile, it tends to bring out our emotional side. Before we react emotionally to short-term market gyrations, we should ask ourselves some important questions. What is our long-term goal? Have our goals changed? Was our plan to reach our goals a sound plan? Are there any good reasons to abandon our plan? Once we have asked and answered these questions our decisions are more likely to be driven by logic not emotions.

**James H. Van Wert, Jr., CFP is a Financial Advisor with MEMBERS Financial Services located at Cross Valley FCU. If you have any questions, or would like to provide feedback regarding the information presented in this article, you may contact Jim at 570-208-4520.**

Representative is not a tax advisor or legal expert. For information regarding specific tax situations, please contact a tax professional. For legal advice, consult an attorney.

Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866) 512-6109. Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution. CBSI is under contract with the financial institution, through the financial services program, to make securities available to members.

FR010921-7A88

## Cross Valley Recently Awarded Scholarship To members Of The Executive Student Program.

*Each year Cross Valley FCU awards a certain number of ESP members with Scholarships to help support them as they prepare for the next stage of their academic careers. If you or someone you know will be graduating this spring, be sure to watch the January newsletter for 2012 scholarship details.*

*Before embarking on their first year at college several Executive Student Program (ESP) members gathered at the credit union where they were each awarded \$500 Scholarships to help alleviate the costs of their first semesters away at school.*

*First row, Seated: L-R : Alexis Good, Alyssa Andes, Sarah Miller.*

*Second Row: Jon Laity, Adam Jaworski, Tim LaBar, Nicholas Zabriski, Dan Chipego, Chief Financial Officer, Cross Valley FCU. The following students also received awards from the credit union: Larissa Bohn, Courtney Lee, Sarah Berton, Jordan Stella, Shawn Senese, and Alyson Bartolomei.*



## International Credit Union Day: The Story Behind The Celebration

Over the course of 84 years, the celebration of International Credit Union (ICU) Day® has evolved from the first official credit union holiday established by the Credit Union League of Massachusetts in 1927 into the internationally recognized observance it is today.

Originally "Credit Union Day" (CU Day), the formal appreciation of credit union members and workers as well as the pioneers of the credit union movement had two beginnings. The first, in 1927, was established on January 17 because America's "Apostle of Thrift," Benjamin Franklin, was born on that day. At the time when CU Day was established, the credit union movement in North America was rapidly developing. People were either too busy to celebrate or too new to the credit union movement to recognize the significance of their actions, and after a brief trial period, CU Day faded away.

Twenty-one years later in 1948, the centennial of the first credit union arrived. By then, about five million people belonged to 12,000 credit unions in the United States and Canada. America's credit union leaders at this time called for an occasion for bringing people together to reflect on credit unions' cooperative history and achievement much more than they had in 1927. They also wished to promote the credit union idea nationally. To do so, Credit Union National Association (CUNA) decided to give CU Day new life – this time with a national celebration set aside on the third Thursday of the month. This time, CU Day caught on, and celebrations continued in the following years.

Meanwhile, the credit union movement was spreading across the globe. By 1964, CUNA had established CUNA International to formally expand its aid to credit union pioneers worldwide. As new national movements joined the credit union family, the idea of a holiday that everyone could enjoy, regardless of religion, political beliefs, or cultural differences, appealed to many. Numerous credit unions began to distribute CU Day promotional materials, and the day of honor and recognition came to be acknowledged globally.

In January 1971, the World Council of Credit Unions, Inc. (WOCCU) was established in order to aid the substantial worldwide credit union progress. At the time, about 38 million members belonged to 24,000 credit unions globally. In that same year, WOCCU created the first ICU Day materials that were used around the world. CU Day had officially become ICU Day.

Today, ICU Day celebrates the common roots of 186 million credit union members in 97 countries. The credit union movement has come a long way since the first financial cooperative was established in Germany just 163 years ago. As we observe past achievements and look forward to the accomplishments to come, we invite you to join us in celebrating ICU Day on October 20, 2011.

### Let's Enjoy The Day together...

Please stop in at any of our branches on Thursday, October 20, 2011 to celebrate with us and enjoy refreshments, door prizes, and pick up a credit union trick-or-treat bag for the youngster in your life\*.

\*While supplies last.

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## The Perfect Gift This Holiday Season

VISA® GIFT CARDS Available At Your Credit Union



Contact credit union for full details. Designs may vary.

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315 Plaza 1114, Route 315  
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## Coming Soon! A New Financial Retirement Planning Tool Will Soon Be Available Through Genworth Financial!

Cross Valley Federal Credit Union exists only to serve its members. In America today as well as within Cross Valley's Membership, we have a large number of people currently in retirement or who are planning on entering retirement in record numbers. A real dilemma facing many people looking at retirement is, "How do I make my retirement income and assets last a lifetime?"

One of the ways we believe we can help accomplish this is to look at the home's equity as a means to add additional retirement dollars through a Government Insured – Home Equity Conversion Mortgage, more commonly referred to as a Reverse Mortgage.

The Reverse Mortgage program that exists today is very different from the Reverse Mortgage that existed in the past. We believe the Reverse Mortgage will provide yet another tool to our members for planning their retirement.

Some of the key features that attracted us to the program include:

- You maintain ownership of your home, not the lender. Title is still held in your name, there is just a loan taken out against the home.
- NO MONTHLY PAYMENTS... Ever.
- Government Insured – Guarantees that you will always have access to your equity to spend as you see fit.
- Non-Recourse Loan – Provides security that you nor your heirs will ever receive a bill beyond the value of the home.
- Tax friendly proceeds – Typically proceeds received from a home loan are not taxed like other assets that you make withdrawals from.
- Ability to eliminate current monthly mortgage payment and have your home PAY YOU! You DO NOT have to own your home free and clear to be able to gain access to a portion of your home's equity for retirement.
- Age in place – Studies have shown that over 80% of Americans want to live their retirement in their homes as long as possible.
- Flexible disbursement options – Cash Out, Monthly payments either for specific period of time (Term) or guaranteed for life (Tenure), Line of Credit that has a built in "Growth Feature," or any combination of these options. What this means to you is you can tailor fit the Reverse Mortgage to accomplish the goals you have for retirement.

For more information, including upcoming seminars and reading materials, please contact any of our loan officers today at (570) 823-6836.

## Bulletin Board

### Holiday Closings

**Columbus Day**  
Monday, October 10, 2011

**Veterans' Day**  
Friday, November 11, 2011

**Thanksgiving Day**  
Thursday, November 24, 2011

**Christmas Day** (observed)  
Monday, December 26, 2011

**New Year's Day** (observed)  
Monday, January 2, 2012

### Mark Your Calendar

**\*\*NEW\*\* eServices Seminar**

**Wednesday, October 19, 2011 – 7:00 pm**

Cross Valley FCU Main Office  
640 Baltimore Drive, Wilkes-Barre, PA

### International Credit Union Day

**Thursday, October 20, 2011**  
All Cross Valley FCU Branch Locations

### Scottie Saver Holiday Party!

**Saturday, December 3, 2011**

Cross Valley FCU Main Office  
640 Baltimore Drive, Wilkes-Barre, PA

RSVP today by calling the Marketing Department at  
(570) 823-6836 ext. 1071.



**Main Office**  
640 Baltimore Drive • Wilkes-Barre, PA  
**Office Hours:**  
M – Th: 8:30 am to 4:30 pm  
Fri: 8:30 am to 5:30 pm  
Sat: 9:00 am to 1:00 pm  
Drive-up hours are the same as office hours.  
(570) 823-6836 • (800) 548-2849  
**Loans:** (570) 823-6836 or (800) 548-2849

**Main Office Mailing Address**  
P.O. Box 597 • Wilkes-Barre, PA 18703

**SSA Branch**  
1150 E. Mountain Blvd. • Wilkes-Barre, PA  
**Office Hours:**  
M – Th: 8:30 am – 4:30 pm  
Fri: 8:30 am – 5:30 pm  
**Loans:** (570) 208-4522

**Hazleton Branch**  
273 Airport Road • Hazle Twp., PA  
(570) 450-5192 • (570) 450-6292  
**Office Hours:**  
M – Th: 8:30 am – 4:30 pm  
Fri: 8:30 am – 5:30 pm  
Sat: 9:00 am – 1:00 pm  
**Loans:** (570) 450-6292

**Dallas Branch**  
Memorial Hwy. • Dallas, PA  
(570) 823-6836  
**Office Hours:**  
M – Th: 8:30 am – 4:30 pm  
Fri: 8:30 am – 5:30 pm  
Sat: 9:00 am – 1:00 pm  
**Loans:** (570) 823-6836 ext. 2710

**Mountaintop Branch**  
113 S. Main Road • Mountaintop, PA  
**Office Hours:**  
M – Th: 8:30 am – 4:30 pm  
Fri: 8:30 am – 5:30 pm  
Sat: 9:00 am – 1:00 pm  
(570) 474-6633  
**Loans:** (570) 474-6633

**Board of Directors**  
Richard Shields, Chairman  
Joseph J. Shimko, Vice Chairman  
Al J. Baloga, Secretary  
Leonard V. Shimko, CCUE, Treasurer  
Ted Prekel • Anthony Dombroski • Jeff Stewart

**Sherman Street Branch**  
280 North Sherman St.  
Wilkes-Barre, PA  
**Office Hours:**  
M – Th: 8:30 am – 4:30 pm  
Fri: 8:30 am – 5:30 pm  
Sat: 9:00 am – 1:00 pm  
Drive-up hours are the same as office hours.  
(570) 823-6836  
**Loans:** (570) 208-4540

**Forty Fort Branch**  
1181 Wyoming Avenue  
Forty Fort, PA  
**Office Hours:**  
M – Th: 8:30 am – 4:30 pm  
Fri: 8:30 am – 5:30 pm  
Sat: 9:00 am – 1:00 pm  
**Loans:** (570) 823-6836 ext. 2610

**Pittston Branch (Coming Soon)**  
Route 315 • Pittston, PA  
(570) 823-6836  
**Office Hours:**  
M – Th: 8:30 am – 4:30 pm  
Fri: 8:30 am – 5:30 pm.

**24/7 Express Loan Center**  
(570) 823-6836, Press 3

**e-mail:** cvfcu@crossvalleyfcu.org  
**Internet:** www.crossvalleyfcu.org

ABA# 2313-8688-1

# The Crossings

THE NEWSLETTER OF CROSS VALLEY FEDERAL CREDIT UNION

Vol. 28  
Number 4  
Fall 2011

**inside**

**Don't Let Emotions Drive Your Investment Decisions**

**Scholarships Awarded**

## Pittston, Here We Come!

At Cross Valley FCU it's hard to keep good news a secret. So, while you may have heard the news or seen the billboards, it's official! In 2012 we will be opening our eighth branch location in Pittston, PA along Route 315 near the new Walmart!

### Let's Celebrate!

Watch for details to come via Facebook, our website, and newsletters as we prepare to announce Grand Opening details for spring 2012!

## Fall Loan Specials!

### Need A Car? Your Season Has Arrived!

As you load up for school or start off on your first job, fall's your season for getting that first set of wheels. Before you visit the car lot, ask our loan officers to preapprove you for an auto loan. With a preapproved loan you can get a car that fits your lifestyle with payments that fit your budget.

We have car-buying information to help you review different models, check fuel economy, and compare prices.

Check out our great service and low loan rates while the sun's still high and you'll be driving the best deal around.

**NEW & USED AUTO LOANS**  
Rates As Low As  
**2.99%** APR\*  
For Up To A 36-Month Term

\*APR= Annual Percentage Rate. Special sale rates are for qualified borrowers who meet certain credit criteria, purchasing 2006-2011 model year vehicles through December 31, 2011. Rates and terms subject to change without notice. Membership requirements apply. Other rates and terms available. Contact credit union for full details.

**HOME EQUITY LOANS**  
Rates As Low As  
**4.75%** APR\*\*  
For Up To A 36-Month Term

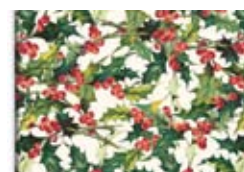


### Fall Home Equity!

Has a rainy spring and a stormy summer placed a dent in your home repair plans? We can help you get those plans back on track with a Cross Valley FCU Home Equity Loan!

Enjoy rates as low as 4.75% APR\*\* for up to a 36-month term. Plus...

- Flexible Terms!
- Tax Deductible Interest!
- The Ability To Borrow Up To 80% Of The Equity Available In Your Home



### HOLIDAY LOAN SPECIAL!

See page 2.

\*\*APR = Annual Percentage Rates. \$10,000 minimum loan amount, maximum loan amount \$200,000, new money. Rates shown are for qualified borrowers who meet certain credit criteria. Rates and terms subject to change without notice. Membership requirements apply. Other rates and terms available. Repayment in as many as 36 monthly payments. \$29.86 per \$1000 borrowed for rate shown. Consult your tax advisor for tax-deductible eligibility. Contact credit union for full loan details. Offer valid through December 31, 2011. Notice to borrower: Please note that by obtaining this loan, Cross Valley Federal Credit Union, the lender, will have a mortgage on your home. Failure to meet obligations under this loan could result in the loss of your home and any money you put into it.



## Think Heart Healthy – Think Spring!!!!...

### Then Let's Get Moving Together!

Cross Valley FCU will act as presenting sponsor for the 2012 Heart Walks in both Luzerne & Lackawanna Counties!

This spring we are asking members to join us as we move to get heart healthy together!

We are excited to announce that we will be presenting sponsor for the Luzerne & Lackawanna County Walks. From now until then be sure to stop by our lobbies for heart healthy tips, great recipes, and fun fundraising events – all to benefit our local American Heart Association!

### Heart Healthy Tips: Physical Activity Boosts Mental Awareness!

Regular physical activity can relieve tension, anxiety, depression, and anger. You may not only notice a "feel good sensation" immediately following your physical activity, but most people also note an improvement in general well-being over time during the weeks and months as physical activity becomes a part of your routine.

Exercise increases the flow of oxygen which directly affects the brain. Your mental acuity and memory can be improved with physical activity.

### Member Notice: ATM/Debit Card Update

This fall we will start to issue ATM/debit cards directly from our main office.

What this means to you as a member is that if you need a new card or to replace a card due to damage or loss you will now be able to visit our Main Branch directly to have it taken care of. The second change that you will note is to the card itself. The cards printed at our facility will not be embossed with the numeric information but rather flat. Cards that are due to be reissued will still be mailed from our VISA® processor and will still have the embossed look. If you have any questions, please feel free to contact our member service representatives at (570) 823-6836 ext. 4005.

### Mark Your Calendars!

**Luzerne County Walk** –  
Sat., April 21st, 2012 – Kirby Park

**Lackawanna County Walk**  
Sat., May 5th, 2012 – Nay Aug Park  
(Tentative)

Help us raise awareness and start celebrating the difference we can make together. Think Walk Teams! Think Spring! Think Heart Healthy! For more information, contact Colleen or Jill today at (570) 823-6836 or Lori Chase, Senior Division Director for the American Heart Association at (570) 822-9438 to learn more!

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Permit #550



### International Credit Union Day



### Heart Walk



**CROSS VALLEY FEDERAL CREDIT UNION**  
"Solutions For Your Financial Life"

FALL 2011 • VOL. 28 • NUMBER 4  
THE NEWSLETTER OF CROSS VALLEY FEDERAL CREDIT UNION  
The Crossings

## Coming Soon! A New Financial Retirement Planning Tool Will Soon Be Available Through Genworth Financial!

Cross Valley Federal Credit Union exists only to serve its members. In America today as well as within Cross Valley's Membership, we have a large number of people currently in retirement or who are planning on entering retirement in record numbers. A real dilemma facing many people looking at retirement is, "How do I make my retirement income and assets last a lifetime?"

One of the ways we believe we can help accomplish this is to look at the home's equity as a means to add additional retirement dollars through a Government Insured – Home Equity Conversion Mortgage, more commonly referred to as a Reverse Mortgage.

The Reverse Mortgage program that exists today is very different from the Reverse Mortgage that existed in the past. We believe the Reverse Mortgage will provide yet another tool to our members for planning their retirement.

Some of the key features that attracted us to the program include:

- You maintain ownership of your home, not the lender. Title is still held in your name, there is just a loan taken out against the home.
- NO MONTHLY PAYMENTS... Ever.
- Government Insured – Guarantees that you will always have access to your equity to spend as you see fit.
- Non-Recourse Loan – Provides security that you nor your heirs will ever receive a bill beyond the value of the home.
- Tax friendly proceeds – Typically proceeds received from a home loan are not taxed like other assets that you make withdrawals from.
- Ability to eliminate current monthly mortgage payment and have your home PAY YOU! You DO NOT have to own your home free and clear to be able to gain access to a portion of your home's equity for retirement.
- Age in place – Studies have shown that over 80% of Americans want to live their retirement in their homes as long as possible.
- Flexible disbursement options – Cash Out, Monthly payments either for specific period of time (Term) or guaranteed for life (Tenure), Line of Credit that has a built in "Growth Feature," or any combination of these options. What this means to you is you can tailor fit the Reverse Mortgage to accomplish the goals you have for retirement.

For more information, including upcoming seminars and reading materials, please contact any of our loan officers today at (570) 823-6836.

## Bulletin Board

### Holiday Closings

**Columbus Day**  
Monday, October 10, 2011

**Veterans' Day**  
Friday, November 11, 2011

**Thanksgiving Day**  
Thursday, November 24, 2011

**Christmas Day (observed)**  
Monday, December 26, 2011

**New Year's Day (observed)**  
Monday, January 2, 2012

### Mark Your Calendar

#### \*\*NEW\*\* eServices Seminar

**Wednesday, October 19, 2011 – 7:00 pm**

Cross Valley FCU Main Office  
640 Baltimore Drive, Wilkes-Barre, PA

#### International Credit Union Day

**Thursday, October 20, 2011**  
All Cross Valley FCU Branch Locations

#### Scottie Saver Holiday Party!

**Saturday, December 3, 2011**  
Cross Valley FCU Main Office  
640 Baltimore Drive, Wilkes-Barre, PA

RSVP today by calling the Marketing Department at (570) 823-6836 ext. 1071.



**Main Office**  
640 Baltimore Drive • Wilkes-Barre, PA  
**Office Hours:**  
M – Th: 8:30 am to 4:30 pm  
Fri: 8:30 am to 5:30 pm  
Sat: 9:00 am to 1:00 pm  
Drive-up hours are the same as office hours.  
(570) 823-6836 • (800) 548-2849  
**Loans:** (570) 823-6836 or (800) 548-2849

**Main Office Mailing Address**  
P.O. Box 597 • Wilkes-Barre, PA 18703

**SSA Branch**  
1150 E. Mountain Blvd. • Wilkes-Barre, PA  
**Office Hours:**  
M – Th: 8:30 am – 4:30 pm  
Fri: 8:30 am – 5:30 pm  
**Loans:** (570) 208-4522

**Hazleton Branch**  
273 Airport Road • Hazle Twp., PA  
(570) 450-5192 • (570) 450-6292  
**Office Hours:**  
M – Th: 8:30 am – 4:30 pm  
Fri: 8:30 am – 5:30 pm  
Sat: 9:00 am – 1:00 pm  
**Loans:** (570) 450-6292

**Dallas Branch**  
Memorial Hwy. • Dallas, PA  
(570) 823-6836  
**Office Hours:**  
M – Th: 8:30 am – 4:30 pm  
Fri: 8:30 am – 5:30 pm  
Sat: 9:00 am – 1:00 pm  
**Loans:** (570) 823-6836 ext. 2710

**Mountaintop Branch**  
113 S. Main Road • Mountaintop, PA  
**Office Hours:**  
M – Th: 8:30 am – 4:30 pm  
Fri: 8:30 am – 5:30 pm  
Sat: 9:00 am – 1:00 pm  
(570) 474-6633  
**Loans:** (570) 474-6633

**Board of Directors**  
Richard Shields, Chairman  
Joseph J. Shimko, Vice Chairman  
Al J. Baloga, Secretary  
Leonard V. Shimko, CCUE, Treasurer  
Ted Prekel • Anthony Dombroski • Jeff Stewart

**Sherman Street Branch**  
280 North Sherman St.  
Wilkes-Barre, PA  
**Office Hours:**  
M – Th: 8:30 am – 4:30 pm  
Fri: 8:30 am – 5:30 pm  
Sat: 9:00 am – 1:00 pm  
Drive-up hours are the same as office hours.  
(570) 823-6836  
**Loans:** (570) 208-4540

**Forty Fort Branch**  
1181 Wyoming Avenue  
Forty Fort, PA  
**Office Hours:**  
M – Th: 8:30 am – 4:30 pm  
Fri: 8:30 am – 5:30 pm  
Sat: 9:00 am – 1:00 pm  
**Loans:** (570) 823-6836 ext. 2610

**Pittston Branch (Coming Soon)**  
Route 315 • Pittston, PA  
(570) 823-6836  
**Office Hours:**  
M – Th: 8:30 am – 4:30 pm  
Fri: 8:30 am – 5:30 pm.  
**24/7 Express Loan Center**  
(570) 823-6836, Press 3

**e-mail:** cvfcu@crossvalleyfcu.org  
**Internet:** www.crossvalleyfcu.org  
ABA# 2313-8688-1

# The Crossings

THE NEWSLETTER OF CROSS VALLEY FEDERAL CREDIT UNION

Vol. 28  
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Fall 2011

**Don't Let Emotions Drive Your Investment Decisions**



**Scholarships Awarded**



**International Credit Union Day**



**Heart Walk**



**CROSS VALLEY FEDERAL CREDIT UNION**  
"Solutions For Your Financial Life"

## Pittston, Here We Come!

At Cross Valley FCU it's hard to keep good news a secret. So, while you may have heard the news or seen the billboards, it's official! In 2012 we will be opening our eighth branch location in Pittston, PA along Route 315 near the new Walmart!

### Let's Celebrate!

Watch for details to come via Facebook, our website, and newsletters as we prepare to announce Grand Opening details for spring 2012!

## Fall Loan Specials!

### Need A Car? Your Season Has Arrived!

As you load up for school or start off on your first job, fall's your season for getting that first set of wheels. Before you visit the car lot, ask our loan officers to preapprove you for an auto loan. With a preapproved loan you can get a car that fits your lifestyle with payments that fit your budget.

We have car-buying information to help you review different models, check fuel economy, and compare prices.

Check out our great service and low loan rates while the sun's still high and you'll be driving the best deal around.

### NEW & USED AUTO LOANS

Rates As Low As

**2.99%** APR\*

For Up To A 36-Month Term



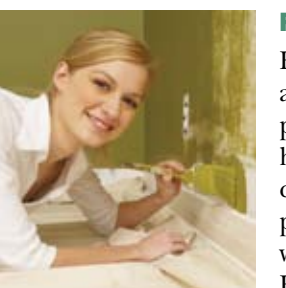
\*APR= Annual Percentage Rate. Special sale rates are for qualified borrowers who meet certain credit criteria, purchasing 2006-2011 model year vehicles through December 31, 2011. Rates and terms subject to change without notice. Membership requirements apply. Other rates and terms available. Contact credit union for full details.

### HOME EQUITY LOANS

Rates As Low As

**4.75%** APR\*\*

For Up To A 36-Month Term

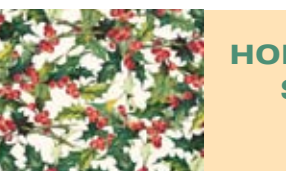


### Fall Home Equity!

Has a rainy spring and a stormy summer placed a dent in your home repair plans? We can help you get those plans back on track with a Cross Valley FCU Home Equity Loan!

Enjoy rates as low as 4.75% APR\*\* for up to a 36-month term. Plus...

- Flexible Terms!
- Tax Deductible Interest!
- The Ability To Borrow Up To 80% Of The Equity Available In Your Home



### HOLIDAY LOAN SPECIAL!

See page 2.

\*\*APR = Annual Percentage Rates. \$10,000 minimum loan amount, maximum loan amount \$200,000, new money. Rates shown are for qualified borrowers who meet certain credit criteria. Rates and terms subject to change without notice. Membership requirements apply. Other rates and terms available. Repayment in as many as 36 monthly payments. \$29.86 per \$1000 borrowed for rate shown. Consult your tax advisor for tax-deductible eligibility. Contact credit union for full loan details. Offer valid through December 31, 2011. Notice to borrower: Please note that by obtaining this loan, Cross Valley Federal Credit Union, the lender, will have a mortgage on your home. Failure to meet obligations under this loan could result in the loss of your home and any money you put into it.



### Mark Your Calendars!

**Luzerne County Walk** –  
Sat., April 21st, 2012 – Kirby Park

**Lackawanna County Walk**  
Sat., May 5th, 2012 – Nay Aug Park  
(Tentative)

Help us raise awareness and start celebrating the difference we can make together. Think Walk Teams! Think Spring! Think Heart Healthy! For more information, contact Colleen or Jill today at (570) 823-6836 or Lori Chase, Senior Division Director for the American Heart Association at (570) 822-9438 to learn more!

## Think Heart Healthy – Think Spring!!!!...

### Then Let's Get Moving Together!

Cross Valley FCU will act as presenting sponsor for the 2012 Heart Walks in both Luzerne & Lackawanna Counties!

This spring we are asking members to join us as we move to get heart healthy together!

We are excited to announce that we will be presenting sponsor for the Luzerne & Lackawanna County Walks. From now until then be sure to stop by our lobbies for heart healthy tips, great recipes, and fun fundraising events – all to benefit our local American Heart Association!

### Heart Healthy Tips: Physical Activity Boosts Mental Awareness!

Regular physical activity can relieve tension, anxiety, depression, and anger. You may not only notice a "feel good sensation" immediately following your physical activity, but most people also note an improvement in general well-being over time during the weeks and months as physical activity becomes a part of your routine.

Exercise increases the flow of oxygen which directly affects the brain. Your mental acuity and memory can be improved with physical activity.

## Member Notice: ATM/Debit Card Update

This fall we will start to issue ATM/debit cards directly from our main office.

What this means to you as a member is that if you need a new card or to replace a card due to damage or loss you will now be able to visit our Main Branch directly to have it taken care of. The second change that you will note is to the card itself. The cards printed at our facility will not be embossed with the numeric information but rather flat. Cards that are due to be reissued will still be mailed from our VISA® processor and will still have the embossed look. If you have any questions, please feel free to contact our member service representatives at (570) 823-6836 ext. 4005.

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