

CAMC Federal Credit Union

Annual Meeting

April 2, 2019

CAMC FCU CAN MAKE
LIFE A FINANCIAL PICNIC



SAVINGS



RETIREMENT



AUTO LOANS



CREDIT CARDS



HOME LOANS



Annual Report
2018



**CAMC Federal
Credit Union**

3400 MacCorkle Ave. SE
Charleston, WV 25304
304-388-5700
camcfcu.org

Welcome to the 42nd Annual Meeting of CAMC Federal Credit Union

Our Mission:

Striving to build savings and credit relationships which create value to every member, every day.

Our Vision:

Our vision for the future is to work in partnership with our members to ensure convenient and competitive products are available in conjunction with the highest level of service... improving the quality of life of our members while operating under the principles of safety and soundness.

Our Goal:

Our goal is to open relationships, not just accounts, by being our member's first and best choice in the products and services we provide.

Our Philosophy:

Our success is built on the foundation of shared values...
Quality Service and Relationships;
Responsibility and Integrity;
Mutual Trust and Respect.



CAMC Federal Credit Union

Phone: 304-388-5700

Fax: 304-388-5730

**24-hour account access,
7 days a week with:**

- NetBranch (CU-Online), our internet banking service.
- Key-24, our automated phone service at (304) 388-5724.
- Funds access with our VISA check card and check writing privileges.
- Credit cards featuring rewards.
- Night depository service at the credit union office.

**For more information on
Credit Union products
and services, visit our website:**

camfcu.org



ESTABLISHED IN 1977 AS A NOT FOR PROFIT, MEMBER OWNED FINANCIAL INSTITUTION



STAFF & OFFICIALS

Administration

Ashley Morris, *CEO*

Accounting Department

Bob Shiltz, *Accounting Manager*

Michael Wiggins, *Accountant*

Karen Slater

Loan Department

David Dorsey, *Loan Manager*

Michele Hannah, *Senior Loan Officer*

Missy Adkins

Member Services Department

Kim Irving, *Member Services Manager*

Jarrett Asbury

Brook Chapman

Amber Moore

Regina Perry

Kellie Overstreet

Dee Siders

Ashlee Thomas

Kim Walls

Elected Board of Directors

YEAR TERM

Officers

EXPIRES

Lisa Gerencir, *Chair*..... 2020
(Director since 1999)

Alan Shearer, *Vice Chair* 2021
(Director since 1987)

Dan Roy, *Treasurer* 2020
(Director since 2000)

Allison Anderson, *Secretary*..... 2019
(Director since 2017)

Directors

Tom Schoolcraft2019
(Director since 2013)

Lynn Brookshire2019
(Director since 2000)

Susan Russell2021
(Director since 2017)

Appointed Supervisory Committee

Sonja Putnam, *Chair*

Lee Starks

Lori Goff

We would like to extend a special thanks to all the staff, volunteers and members who contribute to the Credit Union in so many ways. Without your efforts, our success would not be possible.



STAFF SERVICE RECOGNITION

Special Achievements

5-9 Years of Service

Missy Adkins
Ashley Morris
Dee Siders
Michael Wiggins

10-14 Years of Service

David Dorsey
Amber Moore
Kellie Overstreet
Regina Perry
Karen Slater

15-19 Years of Service

Michele Hannah

20+ Years of Service

Kim Walls
Kim Irving

Introducing!

REMOTE DEPOSIT CAPTURE

Contact our member services staff for more information

Together, we make a difference!



MEETING AGENDA

I. Welcome and Introductions

II. Determination of a Quorum

III. Reading of Minutes

IV. Chairman's Report

V. Treasurer's Report

VI. CEO's Report

VII. Supervisory Committee

VIII. Election of Officials

IX. Old Business

X. New Business

XI. Report of Nominating Committee

XII. Adjournment of Business Meeting

XIII. Drawing of Door Prizes

XIV. Refreshments and Fellowship

OFFICIAL MINUTES

Official Minutes of the Forty First Annual Membership Meeting March 8, 2018

The Forty 1st Annual Membership Meeting of CAMC Federal Credit Union was held on Thursday, March 8, 2018 in the WVU Auditorium on Memorial Campus. Alan Shearer, representing CAMC Federal Credit Union Board of Directors and staff, welcomed everyone as he called the meeting to order at 7:00 p.m. Michael Wiggins announced that there were 63 members present at the meeting constituting the necessary quorum.

Alan Shearer appointed Michael Wiggins as Acting Secretary for this meeting and member Bob Miller as Parliamentarian for the meeting.

Members were asked to review the minutes of the 2016 Annual meeting presented in the Annual Report. A motion from the floor was made to dispense with the reading of the Official Minutes and to accept them as presented in the 2017 Annual Report. A second was received. Call for vote ... motion carried. A motion was also made and seconded to change the agenda of meeting as needed. The motion carried.

Lisa Gerencir presented the Chairman's Report, also printed on page 8 of the 2017 Annual Report. A motion was made and seconded to accept the Chairman's Report. Call for vote ... motion carried.

Ashley Morris presented the Treasurer's Report, also printed on page 9 of the 2017 Annual Report. A motion was made and seconded to accept the Treasurer's Report. Call for vote ... motion carried.

Ashley Morris, CEO of CAMC Federal Credit Union, was introduced. Ms. Morris thanked attendees for coming to the meeting and then presented the CEO Report, In addition to the printed report on page 12 of the 2017 Annual Report she thanked Credit Union staff, Board of Directors and Supervisory Committee. She explained that the Board of Directors and Supervisory Committee are all volunteers and receive no compensation for the time they spend in training, guiding and ensuring that the Credit Union continues to thrive. She also thanked all the members for allowing the Credit Union to have the opportunity to serve them.

Alan Shearer asked that the CEO Report be accepted. A motion was made to accept the CEO Report. It was seconded and the motion carried.

Sonya Putnam, Chairman of the Supervisory Committee, presented the Supervisory Committee Report, referring attendees to her written report on page 13 of the Annual Report. This committee of three members represents the membership of the Credit Union and maintains a primary interest in insuring that all members are treated fairly. She informed the membership that the Supervisory Committee with the WV League Services fulfill the annual audit requirements of the NCUA. The audit determined that all records accurately reflect the daily operations of the Credit Union and the proper policies and procedures are being followed. A motion was made and

seconded to accept the supervisory Report. Call for vote ...motion carried.

The meeting continued with the Nominating Committee Report as Lisa Gerencir explained that this committee is responsible for identifying qualified members willing and able to serve as board members for the 2 positions expiring in 2018. The Committee recommended current members Alan Shearer & Susan Russell based on their qualifications as outlined in the report. Lisa Gerencir then asked the membership to review the ballot information in the Annual Report and asked if there were any nominees from the floor. After asking three times and receiving no additional nominations from the floor, she asked for a motion to close the nominations. Motion was made and seconded. Call for vote ... motion carried.

A motion from the floor was made to accept the nominees by process of acclamation. It was seconded. Call for vote...motion carried.

Alan Shearer asked if any old business needed to be discussed. No questions were asked. He then asked for any new business. Again, no questions were asked.

There being no further business at the Forty 1st Annual Membership Meeting of CAMC Federal Credit Union, a motion was made and seconded that the meeting be adjourned. The motion carried and the meeting concluded at 7:13 p.m.

Immediately following the business meeting, Credit Union employees conducted a drawing of door prizes. Two parking spaces were given away for each hospital campus and one \$100 cash prize was substituted for offsite locations. Other cash prizes ranged in amounts from \$25.00 to \$100.00.

The membership was then invited to enjoy refreshments and fellowship.

CHAIRMAN'S REPORT

On behalf of the Credit Union Board of Directors, staff and committee members, I welcome you to our 2019 Annual Membership Meeting.

In addition to the brief overview that will be presented tonight, the information provided in our annual report will give you a detailed look into our 2018 operations.

As you will observe, 2018 continued our positive trend of successful outcomes. We maintained our strong financial position, while continuing to offer competitive interest rates and a strong commitment of service to our members. We experienced continued growth in assets and continue to make enhancements to the products and services we provide. Our Credit Union had near record growth in total loans (\$11.79 million originated) and mortgage loans (\$4.61 million originated) in 2018. We also introduced a mobile app as well as mobile check deposit technologies during the year, and added a new ATM at CAMC Innovation Center. Finally, during our periodic Federal Examination, we continued to receive the highest accolades and continue to be a model Credit Union. This is something we can all be very proud of.

The staff and leadership of the Credit Union continually provide the utmost level of service to all of their members. This is evident in our continued growth and very minimal losses to the Credit Union. The Credit Union leadership has done a tremendous job continuing to grow the Credit Union in a financial market that is seeing major challenges.

I would also like to personally thank the members of the Board of Directors and the Supervisory Committee for their hard work and dedication. And finally, would like to acknowledge you, the members, for your continued support of the Credit Union. Without your loyalty and dedication, the Credit Union could not exist.

Enjoy the evening!!

Lisa Gerencir
Chairman, Board of Directors
CAMC Federal Credit Union

TREASURER'S REPORT

Highlighted below is a summary of our Credit Union's key financial performance over the past five years. I'm pleased to report that the Credit Union's financial performance during this period has remained strong. More specifically, our key ratios measuring management of the Credit Union's assets and liabilities show that asset quality is high (i.e., charge-off and delinquency ratios are low) and the Credit Union has sufficient reserves to absorb the impact of unexpected events in uncertain times. Outstanding job to our CU staff!

As for the Credit Union's financial position at December 31, 2018, total assets equaled \$64.16 million compared to \$63.93 million in 2017. Thus, we continue our trend of consistent, controlled growth in a very competitive market for core deposit relationships. While demand for quality loans continues to be a challenge, our Credit Union successfully increased average loans outstanding by over \$1.8 million during the past year. If you haven't taken advantage of a loan through your Credit Union, I encourage you to contact our staff today to learn more about how they would welcome an opportunity to earn your business.

In a final note, this success would not have been possible without you.... our members, who utilize our loan and deposit services... and the efforts of our Credit Union staff! We appreciate your support and on behalf of all the management, staff, and officials, I thank you for making a difference in helping our Credit Union remain strong. Our Statement of Financial Condition as of December 31, 2018 and Statement of Income and Expenses for the year ended December 31, 2018 are presented after this report. Should you have any questions, please do not hesitate to ask.

	2018	2017	2016	2015	2014
Year to Date					
Net Interest Income	\$1,630,980	\$1,458,400	\$1,404,951	\$1,311,333	\$1,269,513
Provision for Loan Losses	30,000	0	0	0	0
Non-Interest Income	866,017	633,107	630,017	615,959	635,817
Non-Interest Expense	1,731,969	1,544,207	1,501,181	1,487,556	1,442,982
NCUSIF Stabilization Expense	0	0	0	0	0
Gain on Disposition of Asset	0	1,546	0	0	0
Net Income	735,028	548,846	506,521	439,736	462,348
Annual Average Balances					
Total Average Assets	\$64,784,496	\$65,402,754	\$63,016,421	\$62,640,432	\$60,190,611
Total Average Investments	32,972,699	35,396,380	33,123,058	35,230,229	34,677,505
Total Average Loans	29,457,250	27,630,727	26,962,824	24,653,624	23,031,135
Total Average Member Deposits	48,929,813	50,231,902	48,434,262	48,567,692	46,493,063
Total Average Net Worth	15,720,054	15,045,687	14,506,363	14,010,704	13,606,125
Key Ratios					
GAAP Net Interest Margin-YTD	2.54%	2.28%	2.34%	2.19%	2.20%
Avg. Loan to Avg. Deposit – YTD	64.00%	55.00%	55.67%	50.76%	49.54%
Avg. Net Worth to Avg. Total Assets	24.27%	23.00%	23.02%	22.37%	22.61%

Respectively submitted,

Mr. Dan Roy
Treasurer, Board of Directors
CAMC Federal Credit Union

FINANCIAL STATEMENTS

CAMC Federal Credit Union Statement of Financial Condition Year Ended December 31, 2018

ASSETS

Cash and Operating Accounts	\$ 1,257,535
Short-term Investments	\$ 1,886,599
Investments	\$ 28,712,965
Loans to Members.....	\$ 30,688,973
Allowance for Loan Losses.....	\$ (204,449)
Premises and Equipment (Net).....	\$ 705,289
Other Assets	\$ 1,111,715
TOTAL ASSETS	<u>\$ 64,158,627</u>

LIABILITIES AND MEMBERS' EQUITY

Liabilities:

Member Deposits.....	\$ 47,953,298
Accounts Payable and Accrued Liabilities.....	\$ (142,400)
Total Liabilities	<u>\$ 48,095,698</u>

Members' Equity:

Undivided Earnings.....	\$ 15,320,675
Regular Reserve.....	\$ 742,254
Total Members' Equity	<u>\$ 16,062,929</u>
TOTAL LIABILITIES AND MEMBERS' EQUITY	<u>\$ 64,158,627</u>

STATISTICAL INFORMATION

Number of Members as of 12/31/18	5,458
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FINANCIAL STATEMENTS

CAMC Federal Credit Union Statement of Income and Expenses For the Year Ended December 31, 2018

	YTD Actual
INTEREST INCOME	
Loans	\$1,308,088
Investments	<u>\$ 514,028</u>
TOTAL INTEREST INCOME	<u>\$1,822,116</u>
INTEREST AND DIVIDENDS EXPENSE	
Dividends to Members	\$ 190,915
Interest Expense on Borrowings.....	<u>\$ 221</u>
TOTAL INTEREST EXPENSE AND DIVIDEND EXPENSE	<u>\$ 191,136</u>
NET INTEREST INCOME	<u>\$1,630,980</u>
Provision for Loan Losses	<u>30,000</u>
NET INTEREST INCOME AFTER PROVISION	<u>\$1,600,980</u>
NON-INTEREST INCOME	
Fee Income	\$ 330,319
Other Operating Income	<u>\$ 535,697</u>
TOTAL NON-INTEREST INCOME	<u>\$ 866,016</u>
NON-INTEREST EXPENSE	
Compensation and Benefits	\$ 848,522
Office Occupancy Expenses.....	\$ 52,688
Professional Outside Services.....	\$ 583,144
Office Operations	\$ 133,407
Member Insurance	\$ -
Other Non-Interest Expense.....	<u>\$ 114,207</u>
TOTAL NON-INTEREST EXPENSE	<u>\$1,731,968</u>
NET INCOME BEFORE EXTRAORDINARY ITEMS	<u>\$ 735,028</u>
EXTRAORDINARY ITEMS	
None	<u>\$ -</u>
NET INCOME	<u><u>\$ 735,028</u></u>

CEO'S REPORT

On behalf of all your CAMC Federal Credit Union staff and myself, we thank you for the opportunity to be your financial partner. Your deposits are our foundation and your loans are our lifeline as we strive to build relationships which create value for every member, every day.

As we begin 2019, what an exciting and challenging year we have just experienced..... climbing interest rates, improving unemployment rates, increasing house prices and significant changes within the financial services regulatory and operating environment are just a few examples. While our Credit Union has not been immune to these challenges, we have continued to prosper as highlighted in our Treasurer's Report. Member support and contributions have been vital to our success – in fact, your support has driven our mortgage loan portfolio to record levels in 2015 through 2018! Whether it is taking advantage of our competitive loan and deposit rates or just being ambassadors of the Credit Union to family and co-workers, member involvement is critical for us to achieve our goals.

The commitment of our Credit Union staff also plays an important role in our mission to build relationships which create value to every member, every day. Convenient, quality service at a competitive price is not only something you deserve, but it is something that you should expect. I believe this is what drives each Credit Union employee to provide the best possible service to you at all times. Thank You Staff...for none of our accomplishments could be possible without your hard work and dedication! I would also like to thank our Board of Directors and Supervisory Committee for the support and proactive leadership they provide in making the Credit Union the success it is today.

Thank you again for serving as Credit Union ambassadors. Your business is greatly appreciated. It is this cooperative spirit that will enable your Credit Union to continue meeting its challenges with great success. Please review our Annual Report booklet for further details about your Credit Union's products, services and operations. If you have any questions or comments, please don't hesitate to let us know.

On behalf of all your Credit Union staff and myself, we thank you for the opportunity to be your financial partner. Your deposits are our foundation and your loans are our lifeline as we strive to build relationships which create value for every member, every day.

Together, We Make a Difference!

Sincerely,
Ashley Morris
Chief Executive Officer
CAMC Federal Credit Union

SUPERVISORY COMMITTEE REPORT

The Supervisory Committee of CAMC Federal Credit Union consists of three members appointed by the Board of Directors. The term of each committee member is for one year expiring at the first regular meeting of the board following each annual meeting or until the appointment and qualification of successors. Its function and responsibilities are set forth in the rules governing Federal Credit Unions and is responsible to the members to protect their interests. Accordingly, the primary objectives and responsibilities of the Supervisory Committee are:

- 1) To verify that the Credit Union's management practices and procedures are sufficient to safeguard members' assets against material error, carelessness, conflict of interest and fraud.
- 2) To confirm that the internal controls are established and effectively maintained to achieve the Credit Union's operating and financial reporting objectives.
- 3) To validate the financial condition of the Credit Union by ensuring the accounting records are promptly recorded, financial reports are timely prepared and results of operations are accurately reflected in the financial statements.

To accomplish these objectives, an independent firm specializing in credit union examinations, West Virginia League Services Corporation, was engaged to perform an annual comprehensive examination of the Credit Union's operations as required by NCUA regulations. The Supervisory Committee also periodically performs a verification of member account balances as required by law, corresponds with members whose memberships have been closed, and conducts other periodic procedures as deemed necessary throughout the year. The results of these examinations are presented to the Board of Directors to document the accounting records and reports are being effectively maintained within the Credit Union and practices are being administered in accordance with existing rules and regulations.

In addition to the independent annual examination and procedures highlighted above, your Credit Union is periodically examined by Federal Examiners from the National Credit Union Administration (NCUA). The NCUA examination is risk-focused covering the examiner's analysis of the major areas determined to be the greatest risk to the Credit Union's operations. The most recent examination of CAMC Federal Credit Union by the NCUA found that the overall condition of the Credit Union was operating in a safe and sound manner as of the examination date.

The members of the Supervisory Committee sincerely appreciate the support and assistance provided by the Board of Directors, and the Credit Union management and staff throughout the year.

Respectfully Submitted,

Ms. Sonja Putnam, Chair

Mr. Lee Starks

Ms. Lori Goff

Supervisory Committee

CAMC Federal Credit Union

NOMINATING COMMITTEE REPORT

CAMC Federal Credit Union is a member-owned financial cooperative. All qualified persons interested in serving in a voluntary capacity as an elected official are encouraged to seek election. Elections for the 2019 Annual Meeting will be held for two board positions, each to serve for a term of three years, with all terms commencing immediately following the April 2, 2019 Annual Meeting.

On November 27, 2018, the Board of Directors appointed the Nominating Committee of CAMC Federal Credit Union to seek nominations. On March 26, 2019, the Nominating Committee reported to the Board of Directors three individuals they determined to be qualified, eligible and willing to serve and seek election to the Board of Directors at our April 2, 2019 Annual Meeting for our vacancies. Accordingly, the individuals nominated to fill the terms expiring below are as follows:

(Term expiring in 2022)

Ms. Lynn Brookshire: Ms. Brookshire began her career with CAMC in 1992 as an Education and Training Manager. Lynn also held the positions of Director of Information Services, Corporate Director of Information Services, Vice President of Information Services and Chief Information Officer for CAMC Health Systems, Inc. before her retirement in 2015. Lynn has been a Credit Union member since 1992 and has served on its Board of Directors since September 2000.

(Term expiring in 2022)

Mr. Tom Schoolcraft: Mr. Schoolcraft began his career with CAMC in 1974 and transferred to the Personnel/Human Resources Department in 1980. He is currently a Workforce Development Specialist. Tom has been a credit union member since 1985 and has served on your Board of Directors since June 2013. He previously served on your Board of Directors from 1991 to 1998 and was also Chairman of the Credit Committee for several years.

(Term expiring in 2022)

Ms. Allison Anderson: Ms. Anderson has worked for CAMC in the Office of General Counsel since 2016. Allison has been a credit union member since 2017 and has served on your Board of Directors since May 2017.

In addition to the nominations of the Nominating Committee, the bylaws permit eligible members to apply for nomination by a petition of the membership made from the floor, at the Annual Meeting. All qualified, eligible members seeking nomination must be at least 18 years of age, a member in good standing and be willing to fulfill the obligations of the office until their full term expires.

Respectfully Submitted,

Ms. Lisa Gerencir

Ms. Susan Russell

Mr. Alan Shearer

Nominating Committee

CAMC Federal Credit Union

SERVICES TO MEMBERS

MEMBERSHIP ELIGIBILITY

Membership eligibility for CAMC Federal Credit Union is available to individuals associated with Charleston Area Medical Center (CAMC) and other designated companies who meet at least one of the common bond characteristics identified below as further outlined within the Credit Union's charter/bylaws, as amended.

- Employees (full-time, part-time, temporary or per diem)
- Medical staff and their office employees
- Contract employees who work at CAMC
- Technicians
- Volunteers
- Spouses of persons who died while within the field of membership
- Persons retired as pensioners or annuitants from member employer groups.

As an added benefit, once a member, your immediate family members or household members may also be eligible to join. Immediate family include: spouse, child, stepchild, parent, sister, brother, grandparent, grandchild, foster-parent, stepbrother, stepsister, stepparent, son-in-law, daughter-in-law or parent-in-law. Household members are defined as any person living in and participating in the maintenance of the household. *Also, once a member, you can remain a member for life even if your eligibility status changes after becoming a member.*

DEPOSIT SERVICES

Checking

- Share Draft Checking
- Premier Checking
- No Annual Fee Overdraft Protection Plan

Share Certificates

- 6, 12, 18, 24, 30 & 36 month
- Periodic Certificate Specials

Individual Retirement Accounts

- Traditional IRAs
- Educational Savings Account
- Roth IRAs
- Rollover IRAs (all types)

Deposit Insurance

Your savings are federally insured to at least \$250,000 and IRAs are insured to \$250,000 by the NCUA (National Credit Union Administration) and backed by the full faith and credit of the United States Government.

Savings

- Prime Savings
- Split Rate (Money Market Savings)
- Kids Starter Savings

Special Savings

- Christmas Account
- Vacation Account
- Back-to-School Account

24-Hour Account Access Services

- Internet Banking NetBranch (*CU-Online*)
- Visa Check Card & Credit Card
- Automated Telephone Service (*Key-24*)
- 24-Hour Night Depository Service at CU
- E-Statements & E-Alerts

LOAN SERVICES

- New & Pre-Owned Vehicle
- New & Pre-Owned Boat, RV & Travel Trailer
- New & Pre-Owned Motorcycle, ATV & Jet Ski
- Share/CD Secured
- Personal/Signature Loan
- Vacation/Holiday Loans



- Home Mortgage & WVHDF Loans
- Home Equity Line of Credit
- Home Equity Loan
- VISA Credit Card
- Personal Line of Credit



INSURANCE SERVICES

Members can purchase the following optional, low cost insurance services through their Credit Union. Certain restrictions may apply.

- Credit Life Insurance with a Total and Permanent Disability Benefit up to \$50,000.
- Credit Disability Insurance covering most temporary disability events with a 14 day non-retro pay.
- GAP Insurance covering the difference between settlement amount and outstanding loan balance.

MEMBER SERVICES

- Direct Deposit
- Wire Transfers
- Counter Checks
- Safe Deposit Boxes
- Notary Services
- VISA Cash Advances
- Vacation Discounts
- Consumer Reports
- Coin Counter
- Certified Checks

SUMMARY OF SERVICES



In 1977, we opened our doors to serving CAMC employees. We continually strive to provide the highest level of financial products and services to meet the needs of our members, while maintaining our strong financial position. It is with that goal in mind, that we continue to enhance our services when cost effective to meet our member needs. Watch your newsletter, CAMnet, CU-Online messaging and statement messages for updates on new or existing products and services.

Checking Account Benefits

Share Draft Checking - Checking at its best with *NO* Minimum Balance requirements, *NO* per check charges and *NO* monthly service charges for active accounts, plus a dividend is paid monthly on the daily balances of \$2,500 or more.

Premier Checking - offers you the same great benefits as our regular share draft checking but with a tiered interest rate which allows you to earn the most for your money. A dividend is paid monthly on daily balances of \$2,500 or more.

Check Image Retrieval - Retrieval of your cancelled checks via the internet on CU-Online - expanded capability for up to 6 months.

Direct Deposit - You can have your paycheck automatically deposited into whichever Credit Union account you designate: checking, savings, or a portion to both. Direct deposit saves you time and provides you immediate access to your money. Direct Deposit may also be available with the Credit Union for those outside the CAMC system (if your employer offers this service.) Retirement, Social Security, or any government check are also eligible for direct deposit.

Share Certificates - 6, 12, 18, 24, 30 & 36 month terms. Periodic specials with varying terms and restrictions are available.

Individual Retirement Accounts (IRAs)

Traditional, Education, Roth and Rollover IRAs invested in IRA savings or 12, 18, 24 & 30 month terms. Periodic IRA specials with varying terms and restrictions are also available.

Home Loan Products

Home Equity - adjustable rate Line of Credit with up to an 8 year draw and up to 15 year amortization. Fixed rate Home Equity Loans are also available.

Home Mortgages - fixed rate mortgages or balloon payments available.

Special low rate financing for first time homeowners and home purchasing in certain area is now available through our relationship with the West Virginia Housing Development Fund Loan Program.

Visa Check Card - Our check card looks like a regular VISA, but it acts like a check or ATM card, all of this with *NO* ANNUAL FEE. When you use it, your purchases are automatically deducted from your checking account. In addition to paying VISA to allow card holders access to use of all merchants accepting VISA check cards, your Credit Union pays to participate in the Accel Network to provide you 24-Hour access to use your check card at ATM machines locally and nationwide. You are not charged by us to use an ATM machine, which is not owned and operated by the Credit Union, although the owner of the ATM machine may charge a fee. Your CU has ATM's for usage by cardholders at *NO* charge located at:

- CAMC Memorial Hospital
- CAMC General Hospital
- CAMC Women and Children's Hospital
- CAMC Teays Valley Hospital
- CAMC Cancer Center
- On-site at the Credit Union
- Surcharge Free ATM Access to over 50 ATMs in the Charleston metro area and over 4,000 nationwide (check our website link for ATMs nearest you).

Credit Cards - We are pleased to offer members credit cards with Visa Bonus Rewards and cash and travel rewards from American Express.

Safe Deposit Box - It keeps all your important papers in one place so they're easy to access. You have access to your safe deposit box Monday through Friday from 8:30 a.m. to 4:00 p.m. The sizes and nonrefundable annual fees are as follows:

- 3 x 5 = \$20
- 3 x 10 = \$30
- 5 x 10 = \$50

New and Used Auto Guide - Allows you to determine the value of a new or used auto prior to selling or purchasing. It is available for use in the office at no cost.

Vacation Discounts

Discounted tickets for Kings Island available at your Credit Union.

CREDIT UNION HOURS

Lobby hours are Monday through Friday 8:30 a.m. to 4:00 p.m. Loan services and other transactions requiring lobby assistance, before 8:30 a.m. and after 4:00 p.m. are by appointment only. Your CU is closed on all Federal Holidays.

As always, you have 24-hour access to your CU accounts via our Internet banking service (**CU-Online**), Automated Telephone Service (**Key-24**), a night depository and ATM at the CU office, and ATM's located at each CAMC hospital and the CAMC Cancer Center.

Our drive-thru facility is open Monday through Friday from 7:15 a.m. to 5:45 p.m. Our drive-thru services are primarily for withdrawal, deposit and loan payment transactions or member pick-up of certain items requested in advance by phone such as a copy of your statement, counter checks, official check, etc.

24-HOUR TELEPHONE SERVICE

By using your touch tone telephone, you may access your Credit Union accounts 24-hours a day, 7 days a week at NO COST. Use **Key-24** for inquiries on your savings, checking, or loan accounts; review the last five transactions posted to your account; make transfers from one account to another; authorize withdrawals by mail. AN EXTRA PLUS: You can request an advance on your Line of Credit loan (if you have at least \$250 available) via **Key-24** or **CU-Online** and have it deposited to your checking account with no waiting!

24-HOUR NIGHT DEPOSITORY

A night depository is available at your Credit Union for 24-hour deposit service. Night depository is located at the side of the Credit Union building next to ATM machine.

24-HOUR ACCESS ONLINE

CU-Online provides access to your CU accounts online 24 hours a day/7 days a week. You can view up-to-the minute account information as well as the latest Credit Union news, products and services. Simply visit our web site at: <http://www.camfcu.org>

FINANCIAL EDUCATION

Because it is our belief that educated members make informed decisions, we continue our service initiative of providing resources to educate and inform. For years, we have renewed our goal of financial literacy as a priority, essential in this day and age of scams and identity theft. A sample of various financial resources we have made available to members include:

- Financial Resource Center
- Anytime Adviser
- Guides to Money
- Dollars & Sense newsletter
- CU web site - "*News & Events*"
- CU-Online messaging
- Printed resource guides at CU
- Statement messaging

We encourage everyone to utilize these resources to help in their financial decision making process.



SAVINGS



HOME LOANS



AUTO LOANS



RETIREMENT



CREDIT CARDS



**CAMC Federal
Credit Union**

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