

iVirtual

Interactive teller machine

Cross Valley FCU has some exciting news to share with you! Because we continue to believe in helping our members find "solutions for their financial lives" and because each of you is so important to us, we can't wait to introduce you to YOUR new ITM.

This Interactive Teller Machine (ITM) will provide our members with the same great services, and also the unique choice of self-service through an ATM, or connecting with a remote teller in a highly personalized two-way audio/ video interaction.

As a Cross Valley FCU member you will receive the full benefits of a branch experience, but in a more convenient way! With our ITM you can cash checks, transfer funds, make a loan payment, deposit money, and so much more!

So give it a try today! We know you'll love this new technology. After all, what's not to love? Shorter lines, convenience at your fingertips, a friendly face to help you, greater privacy features, and many other benefits. Experience this new exciting technology for yourself! We have a pretty good feeling you will leave with a smile today!

Here are a few simple steps to get you started:

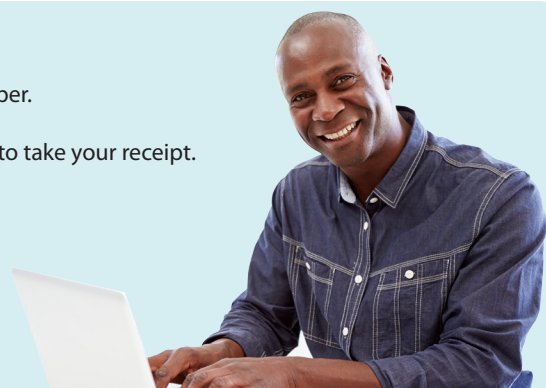
1. Simply touch the screen to be connected directly to one of our interactive tellers.
2. You will be asked to scan your ID for identification and/or asked for your account number.
3. Start your transaction.
4. Complete your transaction, sign the electronic pad for authorization, and don't forget to take your receipt.

ITM locations:

Laurel Mall- 106 Laurel Mall Dr,
Hazleton, PA 18202
Social Security Administration Building
1150 E. Mountain Blvd. Wilkes-Barre, PA 18711
(sorry this is for SSA staff only!)

ITM Hours:

Mon. Tues. Thurs.:
8:30 am to 4:30 pm
Wed: 9:30 am to 4:30 pm
Fri: 8:30 am to 5:30 pm
Sat: 9:00 am to 12:00 pm



HAVE YOU BUDGETED FOR RETIREMENT?

Presented by James H. Van Wert Jr., CFP®, and Trey Van Wert

It's important to think about what you'll need in retirement BEFORE you retire. Run the numbers. Often people need about 70-80% of their end salaries in retirement, but this can vary. So years before you leave work, sit down for an hour or so (perhaps with the financial professional you know and trust) and take a look at your probable monthly expenses. Online calculators can help.¹

The closer you get to your retirement date, the more exact you will need to be about your income needs. You first want to look for changing expenses: housing costs that might decrease or increase, health care costs, certain taxes, travel expenses and so on. Next, look at your probable income sources: Social Security (the longer you wait, the more income you can potentially receive), your assorted IRAs and 401(k)s, your portfolio, possibly a reverse mortgage or even a pension or buyout package.

While selling your home might leave you with more money for retirement, there are less dramatic ways to increase your retirement funds. You could realize a little more money through tax savings and tax-efficient withdrawals from retirement savings accounts, through reducing your investment fees, and getting your phone, internet and TV services from one provider.

Budget-wreckers to avoid. There are a few factors that can cause you to stray from a retirement budget. You can't do much about some of them (sudden health crises, for example), but you can try to mitigate others.

- Supporting your kids, grandkids or relatives with gifts or loans.
- Withdrawing more than your portfolio can easily return.
- Dragging big debts into retirement that will nibble at your savings.

Budget well and live wisely. Creating a retirement budget makes a lot

of sense. A well thought-out budget, (and the discipline to stick with it), may make a big financial difference. For help with budgeting for retirement, speak to a qualified Financial Professional.

MEMBERS Financial Services may be reached at 570.208.4520 or trey.vanwert@cnamutual.com

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 800-369-2862. 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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1 - www.smartmoney.com/retirement/planning/how-to-set-a-retirement-budget-1304908718392/ [5/12/11] 04232015-WR-1265

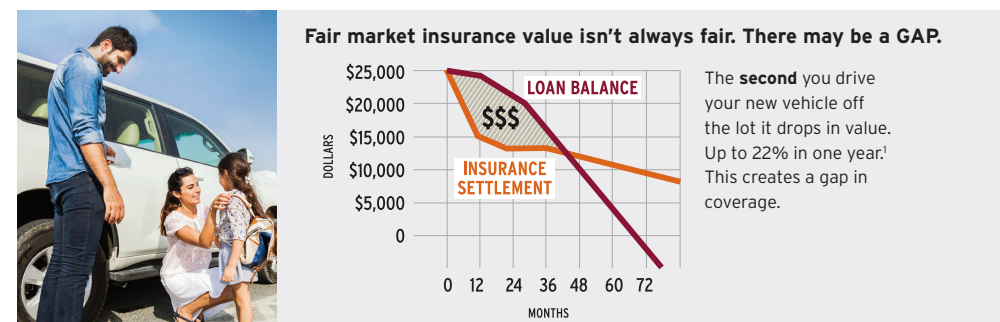


Congratulations to MEMBERS Financial Services and Jim Van Wert on celebrating 25 years with Cross Valley FCU! We thank you for all you do and your continued support, and look forward to many more years of celebration ahead!

L-R: Trey Van Wert, Financial Services Representative; James H. Van Wert, Jr., CFP®, Vice President, Wealth Management; Christina Davis, Coordinator.

GET GAP WITH DEDUCTIBLE ASSISTANCE AND DON'T LET A WRECKED VEHICLE WRECK YOUR FINANCES

Guaranteed Asset Protection (GAP) is a great way to protect your finances if the value of your vehicle is less than the amount of your car loan. A good rule of thumb is to assume your new vehicle will lose on average 19% the first year you own it, half of which occurs immediately after taking possession. This leaves a "gap" between what you owe on your loan and the value of your vehicle. In the event of a total loss due to an accident or theft, GAP is designed to cancel the difference between what you owe on your loan and the amount paid by your primary auto insurer. Now you also get Deductible Assistance with your purchase of GAP. Deductible Assistance is designed to cancel part of your debt when a comprehensive or collision claim is paid and a deductible is incurred. This means you'll have one less expense you may have to worry about if something happens to your vehicle. Call us today to learn more about how you can add GAP with Deductible Assistance to your vehicle loan.



Talk to your loan officer to purchase GAP Plus today.

COURTESY PAY

Courtesy Pay is a safety net to protect against life's every day unexpected occurrences and emergencies. It provides you with the security and peace of mind of knowing your transaction will be processed, not returned for insufficient funds, and it prevents you from being charged any additional fees by a merchant.

WHAT IS COURTESY PAY?

Have you ever written a check and later realized you didn't have sufficient funds in your account to cover it? Of course! That's why Cross Valley FCU offers Courtesy Pay. Here's how this service works:

- Courtesy Pay covers overdrafts on your checking account up to \$500, (including the per item Courtesy Pay fee).
- This is not a loan and therefore you will not need to complete an application.
- If you've already signed up for Overdraft Protection Transfer, funds will first be transferred from the account you've designated to cover the overdraft. If sufficient funds aren't available in that account, or if the transfer isn't enough, the overdraft will be paid through Courtesy Pay.
- After the overdraft is paid, you must make a deposit within 30 days to bring your checking account into positive balance
- Courtesy Pay is based on a tiered fee structure. Please review our Schedule of Fees at www.crossvalleyfcu.org for details.

WE'VE MADE IT EASY TO GET STARTED

Courtesy Pay is available on personal checking accounts only. It covers overdrafts from ACH, draft or check posting, ATM/Debit transactions (opt-in required), including Point of Sale (opt-in required). Please note that Cross Valley FCU reserves the right to reject overdrafts against any account until it can verify the account is being maintained in good standing.

Please log into your home banking so that we may obtain your secure signature when signing. Once your logged in please click on the forms tab at the top of the page then select Courtesy Pay Opt-in/Opt out form. After your information is filled out hit the submit button and your secure form will be sent to a representative.

Questions? Visit any Cross Valley FCU branch or call (570) 823-6836.

BOARD OF DIRECTORS

RICHARD SHIELDS *Chairman*
JEFF STEWART *Vice Chairman*
THADDEUS PREKEL *Secretary*
ROBERT CHEPALONIS *Treasurer*
LEONARD V. SHIMKO *Member, Supervisory Chair*
ANTHONY DOMBROSKI *Member*
FRANK DONAHUE *Member*

LOCATIONS

Main Office*

640 Baltimore Drive | Wilkes-Barre, PA
(570) 823-6836

Office Hours:

Mon. Tues. Thurs.: 8:30 am to 4:30 pm
Wed: 9:30 am to 4:30 pm
Fri: 8:30 am to 5:30 pm Sat: 9:00 am to 12:00 pm

Sherman Street Branch*

280 North Sherman St. | Wilkes-Barre, PA
(570) 823-6836

Office Hours:

Mon. Tues. Thurs.: 8:30 am to 4:30 pm
Wed: 9:30 am to 4:30 pm
Fri: 8:30 am – 5:30 pm
Sat: 9:00 am – 1:00 pm

Forty Fort Branch*

1181 Wyoming Avenue | Forty Fort, PA
(570) 823-6836

Office Hours:

Mon. Tues. Thurs.: 8:30 am to 4:30 pm
Wed: 9:30 am to 4:30 pm
Fri: 8:30 am – 5:30 pm Sat: 9:00 am – 12:00 pm

Dallas Branch

Dallas Village Shopping Center
Memorial Hwy., Dallas, PA
(570) 823-6836

Office Hours:

Mon. Tues. Thurs.: 8:30 am to 4:30 pm
Wed: 9:30 am to 4:30 pm
Fri: 8:30 am to 5:30 pm Sat: CLOSED

Mountain Top Branch

113 S. Main Road | Mountaintop, PA
(570) 474-6633

Office Hours:

Mon. Tues. Thurs.: 8:30 am to 4:30 pm
Wed: 9:30 am to 4:30 pm
Fri: 8:30 am to 5:30 pm Sat: CLOSED

Scranton Shared Branch

605 Davis Street Scranton, PA 18505

Office Hours:

(570) 823-6836
Mon.-Thurs.: 8:00 am- 5:00 pm
Fri: 7:30 am- 5:30 pm Sat.: CLOSED

Center City Shared Branch

Corner of N. Washington & Linden Streets
Scranton, PA 18503
(570) 823-6836

Office Hours:

Fri: 8:00 am- 11:30 am

*Drive-up hours are the same as office hours.
ABA# 2313-8688-1

SOLUTIONS



LAST CHANCE TO GET YOUR SUMMER LOAN

At Cross Valley FCU we believe that the best summer starts with a loan from your credit union! There's still time to finalize vacation plans, make your dream pool a reality, turn your backyard into a tropical escape, or even gain control over credit card debt with Cross Valley FCU's Summer Vacation Loan Special. With rates as low as 4.99%* for up to a 12-month term, you will be sure to make a splash this season. Cross Valley FCU looks forward to helping you find "solutions for your financial life". So, go ahead and enjoy your summer. Your credit union is here to help!

Call (570) 823-6836, visit www.crossvalleyfcu.org, or stop by any of our convenient branch locations to learn more or to apply today!

*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 12 monthly payments of \$85.78 per \$1000.00 borrowed. Contact the credit union for full loan details.



Your Community Credit Union
CROSS VALLEY
FEDERAL CREDIT UNION
"Solutions For Your Financial Life"

INSIDE THIS ISSUE: BUDGET FOR RETIREMENT
HOME EQUITY LOANS | IDENTITY FRAUD INFORMATION

Buckle up for some FALL FUN

WITH A LOAN FROM CROSS VALLEY



WATCH FOR OUR FALL AUTO LOAN SALE WITH LOW RATES ON NEW/USED CAR LOANS TRUCK LOANS SUV LOANS RV LOANS

FUEL YOUR IMAGINATION.

If you can dream it, we'll help you find it.



At Cross Valley FCU, we believe shopping for a car should be as easy as possible—and we know you do too. That's why we think you'll love our online car-buying resource center. Rather than running around town to different dealers, you can now do all of your research and comparisons from your computer or device. Think of it as a "virtual" car lot. Our auto-shopping website lets you search thousands of new, used and certified pre-owned vehicles from different dealers. Have specific needs? Look for cars that match your style and budget. Once you narrow down your options, connect with a local dealer and take a test drive!

Research the car, truck, SUV or motorcycle that's right for you

When it comes to buying a car, we all have different needs. Whether you're a young professional, family of four, or you enjoy hitting the open road on your motorcycle, our auto-shopping site has you covered. Tailor your search to your lifestyle. And if you need a little help deciding what you want, try building your own car. Virtually assemble your ideal ride, and compare it to available inventory to narrow your search.

Choose from multiple dealers online

Our online car-buying resource makes shopping easier than ever. Browse a large selection of inventory anytime right from your desktop, laptop or mobile device. Whether you're at home or on the go, you can search whenever it's most convenient for you. It's car-shopping on your terms.

Estimate the value of your trade-in

One of the best ways to save when buying a new vehicle is to understand the value of your trade-in before you buy. Visit our online resource to check the value of your current vehicle. Just enter some basic information about your car, and the site will provide you with an approximate trade-in value. You'll know what your car is worth before you go to the dealer.

Unlock low rates and payments

After you've researched and selected your dream car, make sure you get pre-approved for an auto loan with Cross Valley FCU. You'll save on the overall cost of your vehicle and likely get a low monthly payment. With your pre-approved, low-rate loan, you ensure that you'll be well prepared when you arrive at the dealership. Just remember to mention to the dealer that you are a Cross Valley Federal Credit Union member. Pre-approval doesn't take long. Apply in-person or online before you start shopping.

When you're ready to buy your next vehicle, take advantage of our online car-buying resource center. We have everything you need to make finding your perfect car as easy as possible. Visit <https://crossvalleyfcu.cudlautosmart.com> today.

DON'T FORGET WE HAVE HOME EQUITY'S!

Considering debt consolidation? Gearing up for seasonal home repairs? Or, just refinancing? The solution is simple... a Cross Valley FCU Home Equity Loan!

Trying to fit one more project in this summer before the dreaded winter months or hectic holidays arrive, hoping to finance your child's education, or simply looking to consolidate bills that have been piling up? We have the perfect tool for you! Take advantage of our low rate home equity and home equity line of credit today, and make your home work for you! With our low rates, you will be sure to say, "home sweet home".

Home Equity Loan

Make home improvements, take a vacation, finance an education, or achieve any other financial goal.

Put your home's equity to work for you!

- Tax-deductible interest*
- Borrow up to 80% of the equity available in your home.
- Flexible terms available.
- Debt protection: cancel or reduce a loan payment during an unexpected life event.

Home Equity Line of Credit

Simply draw the money you want, as you need it. Borrow up to 80% of your home's value minus your first mortgage. Our open-end Home Equity Line of Credit has a low variable rate based on the prime rate. Even better, the interest is usually tax-deductible.

Call (570) 823-6836, visit www.crossvalleyfcu.org, or stop by any of our convenient branch locations to learn more or to apply today! And let Cross Valley FCU match your goals with your budget!



SHERPA IDENTITY PROTECTION

IDENTITY FRAUD REACHES NEW HEIGHTS

Over 15.4 million Americans become victims of fraud in 2016.*

Just when you think you've got a handle on fraud—chip credit and debit cards, greater awareness, stronger passwords—fraudsters still find a way to grab your personal information. It's evident; fraudsters are divisive and unrelenting in their methods to gain access to your accounts, and your good name. Once your information is in their hands, fraud happens!

The Solution

Using an identity theft protection service is the best way to minimize threats and protect your personal information from being misused. Doing this not only gives you added convenience and peace of mind, but also provides more advanced identity theft protection than you can achieve on your own.

Not All Identity Protection Solutions are Equal

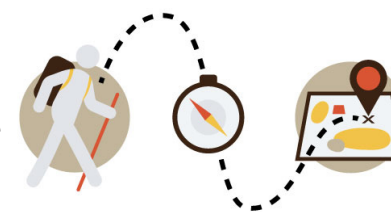
Identity theft can take many forms, from stealing your complete personal to fraudulent transactions showing up on your credit report. It's important to use an identity theft protection service that monitors comprehensive activity. Here's why:

- Early detection of fraud greatly reduces the financial, emotional and legal burdens
- People who use a comprehensive monitoring service have more control over the safety of their family and their identity

Cross Valley FCU has partnered with SHERPA® Identity Protection to provide this critical protection service to our members. SHERPA® is powered by the leading provider of global identity protection and fraud detection technologies. Their service goes beyond standard credit monitoring to include a multi-layered approach to protecting identities—credit monitoring, internet surveillance, lost wallet protection, full-service identity and credit restoration, and up to \$1 million in insurance protection.

You can trust in Cross Valley FCU and SHERPA® to help keep your personal information protected. Visit www.sherpaidentitytheftprotection.com to learn more today!

*Source: Javelin Strategy press release, February 1, 2017



Youth Day 2017
You're invited to Cross Valley FCU's Annual Youth Day Carnival
Saturday, August 5, 2017
Noon to 3:00 pm
Main Branch location
640 Baltimore Dr., W-B, PA 18702

This free event is open to the public, and is always such a wonderful way for families to spend a Saturday together (rain or shine!) having fun while learning how to maintain healthy financial habits. The day will feature pony rides, a bounce house, carnival games, face painting, ice cream, food, and so much more. Many employees, their family members, and community organizations such as our local Fire Department, Plains Police Department, Recycling Department, The American Heart Association, Liberty Mutual, and the Girl Scouts will also all be on hand to volunteer and share their information with families. We are looking forward to seeing you and your little ones for our favorite day of the year!



For more information or to RSVP, please call (570) 823-6836 ext. 1071 or via email at jmcglynn@crossvalleyfcu.org.

YOU COULD SAVE HUNDREDS ON CAR INSURANCE



Schedule an appointment with a Liberty Mutual representative for a personalized quote at Cross Valley Federal Credit Union.



Kelly L. Lewis
570-241-9555
Kelly.Lewis@LibertyMutual.com

Or visit TruStageAutoInsurance.com

Made available by



Underwritten by



Auto Insurance Program is made available through TruStage Insurance Agency, LLC and issued by leading insurance companies. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify. Discounts are not available in all states and discounts vary by state. A consumer report from a consumer reporting agency and/or motor vehicle report will be obtained on all drivers listed on your policy where state laws and regulations allow. Please consult your policy for specific coverages and limitations. The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by your credit union. Your credit union enables this insurance program to be offered and is entitled to compensation from TruStage.

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CEO SPOTLIGHT



Our Cross Valley FCU family is excited to introduce you to our CEO, Traci Donahue. Traci became the CEO of our credit union on April 1, 2015. She grew up in the small rural Community of Elmsport, where she resided her entire life until moving to Mountain Top in June 2015.

Traci first learned of credit unions when she began working at a small community bank during college. A Postal Employee used to come in and bring the daily deposits that she processed, and eventually asked her to come to the "Credit Union Family." Traci's curiosity was peaked and it was in 1997 that she first became a credit union member. Traci spent seventeen years at that first Credit Union. When she joined the credit union as a member service representative the credit union was a twelve million dollar credit union and upon leaving in 2015, as the CEO of the credit union; it had grown to a sixty five million dollar credit union.

Traci has enjoyed the Credit Union difference of really helping the members. As her career has grown, she has been able to help members through many struggles and changes in their financial lives. She has been there for the birth of members' children through financing their first car. "Being a part of the Credit Union Family was truly what has bound me to the credit union movement. It is amazing to see the progress that members can make when they are guided in the right direction." Traci stated.

In the past two short years Traci has really enjoyed learning about the new community that she has joined, and getting to know the area. In her spare time, she enjoys camping and spending time with her family and her dog Cyrus.

"Coming to Cross Valley Federal Credit Union has been a challenge, but one that I am up to," said Traci. Traci hopes that she can guide the members and the staff in a bright future for Cross Valley Federal Credit Union. "It has been a difficult time for the smaller credit unions to survive regulation and the low rate environment, and still have the ability to serve our members, but I know that it will rebound and better days are ahead", she stated. "One of the best things is that Cross Valley Federal Credit Union makes a difference in nearly 20,000 member's lives. It is very gratifying to know that we have the "Solutions for their Financial Lives". Working for Credit Unions has been a very rewarding career and I can't imagine being any place else", she concluded.

We thank Traci for her hard work and passion, and look forward to all she will continue to do for our membership and staff at Cross Valley FCU.