

# Pioneer

APPALACHIA Federal Credit Union

MEMBER NEWSLETTER

January 2024

## Morgantown Branch

An Era of New  
Beginnings

LETTER FROM OUR  
CEO

NEW YEAR  
FINANCIAL GOALS

BUDGETING  
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EMPOWERING  
TOMORROW'S  
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# LETTER FROM OUR CEO

Dear Members,

I'm penning these words as the calendar flips over from one year to the next.

Having just completed the Christmas season, we observe that we still await a time when there will truly be peace on earth and goodwill toward all.

In the meantime, I hope all of our members can find comfort, and even joy, in their interactions with all of us here at Pioneer.

As a not-for-profit financial cooperative, we stand for all that is good and noble in uniting our 18-thousand members in the common cause of improving their financial lives; a subject on which we can all agree.

We strongly adhere to the credit union philosophy of "people helping people."

That is, all people, and especially those of modest means who are often ignored by the large financial institutions.

So, whatever your views are on the political, religious, and social issues of the day, you can always rest assured that your credit union was founded to serve you as a member and part owner.

May God bless you in the year ahead and may we continue to serve you to your utmost satisfaction.

And, don't forget the annual membership meeting on Tuesday, June 25th to be held at the Embassy Suites in Charleston.

You'll be provided with additional details on that in the Spring.

Yours, in the cooperative spirit of credit unions,



DAN MCGOWAN  
PRESIDENT & CHIEF EXECUTIVE OFFICER



**"We stand for all that is good and noble in uniting our 18-thousand members in the common cause of improving their financial lives."**



# New Year Financial Goals



2024 is not just another year; it's a new opportunity to turn your financial dreams into reality. Whether it's buying a new home, saving for a dream vacation, or securing a comfortable retirement, Pioneer AFCU is here to support you every step of the way.

## Make This Year Count!

- **Set Clear Goals:** Define what financial success looks like for you. What milestones are you aiming for?
- **Create a Plan:** Planning is key. Visit [www.PioneerAFCU.org/goals](http://www.PioneerAFCU.org/goals) to start crafting a strategy that's tailored to your needs.
- **Utilize Our Resources:** From budgeting tools to services, we have a wealth of resources to guide you.

## Our Range of Services

- **Comprehensive Financial Products:** Whether it's savings, loans, or , our wide array of products ensures you have all the tools you need to succeed.
- **Customized Service for Every Member:** Your financial journey is unique. That's why we provide services tailored to meet your individual goals and circumstances.
- **A Community of Financial Growth:** Join a community that's focused on financial empowerment. Benefit from shared experiences, insights, and encouragement.

## Your Path to Financial Freedom

- **Achievable Goals, Tangible Results:** No matter the size of your dream, we have the resources to support it. Let's turn your aspirations into reality.
- **Continuous Guidance and Support:** Keep up with our latest advice, success stories, and financial tips through our website and social channels.

## Make 2024 Your Year of Financial Success

Start this year with a commitment to your financial goals. Visit [www.PioneerAFCU.org/goals](http://www.PioneerAFCU.org/goals) today and explore how Pioneer AFCU's comprehensive financial products and services can elevate your financial journey. Together, let's make 2024 a year of remarkable financial achievements and new beginnings.

# Morgantown Branch

An Era of New Beginnings



**Our Morgantown Branch. A new story of innovation, community, and dedicated service that defines our newest family member.**



**Our dedicated team at our Pioneer AFCU Morgantown Branch**

The newest addition to the Pioneer AFCU family is our Morgantown branch. Since its grand opening a few short months ago, this branch has swiftly become a cornerstone of our expansion and a beacon of our commitment to community and service.

At the heart of the Morgantown branch's success is a team like no other. Their dedication, passion, and in-depth knowledge perfectly embody the core values of Pioneer AFCU. By offering personalized customer service and engaging actively within the community, they've already made a significant and positive impact in Morgantown.

The branch itself is a testament to our dedication to innovation and exceptional service. Designed with modern aesthetics and equipped with state-of-the-art facilities, it's tailored to cater to the unique needs of local businesses and residents. The Morgantown team has fostered strong relationships from the outset, underlining their commitment to the community.

As we celebrate the early achievements of our Morgantown branch, we're excited about its future growth and the role it will play in enhancing Pioneer AFCU's enduring legacy. We extend our heartfelt congratulations and gratitude to our Morgantown team, whose efforts truly exemplify our mission.

The Morgantown branch is not just a representation of Pioneer AFCU's commitment to excellence and customer satisfaction; it's a living, thriving embodiment of it. We're immensely proud of our team there and eagerly anticipate their continued success and contributions.

# FINANCIAL GOAL SETTING TIPS

# Embracing a New Year



As we welcome the New Year, it's the perfect time to set fresh financial goals. Whether you're planning to save for a dream vacation, invest in your future, or simply manage your expenses more effectively, setting SMART (Specific, Measurable, Achievable, Relevant, Time-bound) financial goals can turn your aspirations into reality.

### **Specificity is Key**

Start by being specific about what you want to achieve. Instead of a vague goal like "save more money," aim for something more tangible, like "save \$3,000 for a family holiday." This clarity defines your path and makes the goal feel more tangible.

### **Measurability Matters**

Attach a number to your goal. This could be the amount you want to save, invest, or pay off in debt. By quantifying your goal, you create a yardstick for measuring your progress, keeping you motivated and on track.

### **Achievability is Essential**

Your financial goal should be realistic and attainable. It's important to assess your current financial situation honestly and set a goal that is challenging yet achievable. Overly ambitious goals can lead to frustration and demotivation.

### **Relevance Resonates**

Ensure your financial goal aligns with your personal values and long-term objectives.

A goal that holds personal significance will inspire more commitment and effort.

### **Time-bound Targets**

Set a clear deadline for your goal. This could be by the end of the year, in six months, or another timeframe that suits your objective. A time-bound goal creates a sense of urgency and helps you organize your efforts.

### **Small Steps to Big Achievements**

Remember, every significant accomplishment starts with a decision to try. Break down your larger goal into smaller, more manageable steps. If your goal is to save \$3,000 in a year, determine how much you need to save each month.

Regularly review your progress and adjust your plan if necessary.

### **Celebrate Milestones**

Celebrate when you reach mini-milestones. This not only rewards your hard work but also keeps you motivated towards your larger goal.

At Pioneer AFCU, we believe in the power of well-set goals to transform financial dreams into realities.

Let's make this year a milestone in our journey towards financial empowerment and success. Here's to a prosperous and goal-achieving New Year!



# Budgeting Strategies: Navigating Post-Holiday Spending



The holiday season often brings financial stress alongside its joy, with many facing tighter budgets in January. Pioneer AFCU is ready to assist with effective budgeting strategies. Our recent feature in a WSAZ news story highlighted crucial tips for smart budgeting and fraud protection during the holiday shopping frenzy. [Click Here to read WSAZ Story.](#)

## Creating a Post-Holiday Budget

1. **Assess Your Spending:** Start by reviewing your holiday expenditures. This will give you a clear picture of where you might have overspent and what expenses were essential.
2. **Set Realistic Goals:** Based on your spending review, set achievable financial goals. This could be paying off credit card debt accumulated over the holidays or replenishing your savings.
3. **Develop a Spending Plan:** Allocate funds for essential expenses like bills and groceries first. Then, decide how much you can realistically put towards paying off any holiday debt.
4. **Cut Back on Non-Essentials:** Identify areas where you can reduce spending, like dining out or subscription services, to free up more money for your financial goals.
5. **Use Tools and Templates:** Pioneer AFCU offers a variety of budgeting tools through our mobile app to help you stay on track. These resources are designed to make the budgeting process simpler and more effective.

## Staying Protected from Fraud

The WSAZ story also highlighted the importance of fraud protection during the holiday season, a time when spending spikes and the risk of fraud can increase. Here are some tips:

1. **Monitor Your Accounts Regularly:** Keep an eye on your bank and credit card statements for any unauthorized transactions.
2. **Use Secure Sites:** When shopping online, always ensure you are using secure websites and payment methods. Look for websites with "https://" in the URL and a padlock icon, indicating a secure connection.
3. **Be Wary of Scams:** Be cautious of unsolicited emails or calls asking for personal financial information.
4. **Update Your Contact Information:** Ensure your contact details are up-to-date with Pioneer AFCU, so we can quickly reach you in case of any suspicious activity on your account.

By implementing these strategies, you can regain control of your finances post-holiday and start the New Year on a stronger financial footing. Remember, the Pioneer AFCU team is always here to assist you with personalized advice and support.

# Empowering Tomorrow's Leaders Today!



At Pioneer AFCU, we're more than just a financial institution; we're a committed member of our community, dedicated to nurturing the potential of our future leaders. This past month has been particularly inspiring for us, as we had the honor of participating in not one, but two portfolio fairs in Putnam County, including the Winfield High School Portfolio Fair and Buffalo High School Portfolio Fair.

These events are more than just fairs; they are a foundational step for young, bright students as they prepare to enter the workforce. It's a chance for them to showcase their talents, ambitions, and dreams, and we at Pioneer AFCU are privileged to play a role in their journey.

We aim to prepare them not just for their immediate next steps but for the challenges they will face as they shape the next generation. It's about building resilience, fostering creativity, and instilling confidence.

What's truly heartening is the sense of unity and shared purpose that these events bring. A diverse community of businesses and organizations come together, all with the same goal – to empower and uplift our youth. Being part of this vibrant community effort is a matter of pride for us at Pioneer AFCU. It reinforces our commitment to fostering growth, innovation, and positive change.

We're excited about the future these young leaders will create. Their energy, creativity, and vision are key to a brighter future for us all. At Pioneer AFCU, we're not just watching the future unfold; we're actively helping to shape it.

# MEMBER QUESTIONS CORNER



## "Your Questions Answered by Pioneer AFCU"

Ever had a question about our services or financial matters that you wished you could ask directly? Here's your chance! Our newsletter now features a special section where we answer questions from our members. Whether it's about account management, loan options, or general credit union services, we're here to provide clarity and support.

### How to Get Involved:

- **Submit Your Question:** Email us at [marketing@pioneerafcu.org](mailto:marketing@pioneerafcu.org) or drop your query in the question box at any of our branches.
- **Check Our Newsletter:** We'll select various questions to answer in each issue. Yours could be one of them!
- **Get Insights:** While we may not be financial experts in every field, we have a wealth of knowledge about the services and support Pioneer AFCU offers. We're committed to helping you navigate your financial journey with us.

### Topics You Can Ask About:

- Building and managing personal budgets
- Improving and understanding credit scores
- Effective ways to save for future goals
- Teaching kids about saving and spending
- Strategies for managing debt

We're excited to connect with you through your questions. This is your opportunity to get more out of your membership with us. Your query might just be the key piece of information another member is looking for!

# THANK YOU!

As we turn the final page of this edition, we at Pioneer Appalachia Federal Credit Union want to express our deepest gratitude to you, our valued members. Your trust and engagement are the driving forces behind our continuous efforts to provide exceptional financial services and community support.

Looking ahead, we're excited about the opportunities and challenges that 2024 holds. We remain committed to being your trusted financial partner, helping you achieve your goals and dreams. Remember, we're more than just a credit union; we're a community, growing and thriving together.

Stay tuned for our next newsletter, which will be filled with more updates, insights, and stories of how we're making a difference together. Until then, we encourage you to reach out to us with any questions, feedback, or stories of your own.

Here's to a prosperous and fulfilling year ahead!

Warm regards,

**The Team at Pioneer Appalachia Federal Credit Union**

## Upcoming Events

- Annual Membership Meeting: Mark your calendar for June 25th at the Embassy Suites in Charleston.

## Get Involved

- Survey: Tell us what you think! Fill out our member satisfaction survey and help us improve.

## Stay Connected

- Mobile App: Manage your accounts on the go with our mobile app.
- Social Media: Follow us on Facebook, Instagram, LinkedIn.

## Contact Us

- (304) 348-6648
- [contactus@pioneerfcu.org](mailto:contactus@pioneerfcu.org)
- Or visit any of our local branches across the area.



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