

Connect '25

**West Virginia Credit Union League
89th League Annual Meeting
Embassy Suites Charleston, WV
April 24-25, 2025**

Official Call



**West Virginia Credit Union League
Group Code 91V**

Embassy Suites Hotel

300 Court Street ~ Charleston, WV 25301

www.EmbassySuitesCharlestonWV.com

The Embassy Suites Hotel has reserved a block of suites at the rate of **\$147.00 per suite**. **Additional fees apply for more than two guests per room.**

To reserve a suite at this rate, **please make your reservation by 4/2/2025** by calling 1-800-EMBASSY or 304-347-8700 using group code **91V**. **After 4/2/2025** the discounted rate will not be available. You must use the **code 91V** - when making reservations by phone to receive the discounted rate.

Alternatively, you can click on the following link and be directed to the personalized web page for booking reservations.

[WV CREDIT UNION](#)

Check-In time is **4:00 PM** and Check-Out time is **11:00 AM**. Requests for early arrival, late departure, room type, or floor assignments cannot be guaranteed. Reservations must be canceled by **4:00 PM** 24 hours before arrival to avoid charges.

Complimentary breakfast is available on Weekdays 6:00 AM – 9:00 AM and Weekends 7:00 AM – 10:00 AM. Breakfast includes a made-to-order omelet station along with your favorite breakfast items.

Join us for the Manager's Reception from 5:30 PM – 7:00 PM each evening. This includes **complimentary cocktails, non-alcoholic beverages, and light snacks.**

Embassy Suites offers a shuttle to and from Yeager Airport for a \$5 fee. Additional shuttle services can be arranged at the front desk of the hotel. Also available is an indoor pool, an exercise facility, and a 24-hour business center.

Parking is located adjacent to the Embassy Suites Hotel. **There is a \$15 overnight parking charge.**

FROM I-64 East...HUNTINGTON, KENTUCKY & OHIO

Take the Lee Street Exit #58C. At the light turn **RIGHT** onto Lee Street. Follow Lee Street 3 blocks. Embassy Suites is on the **LEFT**.

FROM I-79 South...PITTSBURGH, MORGANTOWN & FAIRMONT

Take the Washington Street Exit #58C. Go through the 1st light. At the 2nd light turn **LEFT** onto Lee Street. Follow Lee Street 3 blocks. Embassy Suites is on the **LEFT**.

FROM I-77 North...BECKLEY, VIRGINIA & NORTH CAROLINA

On I-77 North you will veer **RIGHT** to I-64 West. From I-64 West take the Washington Street Exit #58C. Go through the 1st light. At the 2nd light turn **LEFT** onto Lee Street. Follow Lee Street 3 blocks. Embassy

Schedule of Events



THURSDAY April 24, 2025

- 9:00 am **Board of Directors Meeting**
- 1:00 pm **Golf Tournament - Little Creek Country Club, S. Charleston**
Sponsored by TruStage
- 7:00 pm - 8:30 pm **Exhibits open in Ballroom with Cocktail Reception**
Sponsored by TruStage
- 8:30 pm - 10:00 pm **CMN Charity Auction for WVU Medicine Children's Hospital**
Refreshments provided by Advantage

FRIDAY April 25, 2025

- 8:00 am - 10:00 am **Complimentary Breakfast in Atrium**
Sponsored by TruStage
- 8:00 am - 10:00 am **Exhibits re-open in Ballroom**
- 10:00 am - 11:00 am **20 Trends That Will Shape Your Credit Union's Future**
Jeff Rendel, Rising Above Enterprises
- 11:00 am - 12:00 pm **Passion & Purpose: A Credit Union PHD**
Taylor Murray, ServiStar
Refreshments sponsored by Vizo
- 12:00 pm - 1:00 pm **Exhibits Re-open**
- 12:00 pm - 1:00 pm **Group Luncheon in Atrium** Ticketed Event
- 1:15 pm - 2:30 pm **League Annual Meeting Business Session - Ballroom**
- 2:45 pm - 4:00 pm **The Growth Blueprint: Strategies for Scalable Success**
Jeff Rendel, Rising Above Enterprises
- 6:30 pm - 9:00 pm **Banquet / Entertainment in Ballroom** Ticketed Event
(Doors open at 6:00 pm.) **Sponsored by VolCorp and RA Business Solutions**
- Rick K. Road Trip**
- Acclaimed as "America's Most Exciting Show Band", Rick K. Road Trip have performed in over 36 states across the U.S. Performing an exciting and unique blend of high energy rock n' roll from the 1960s through today.

Meeting Concludes Following Friday Banquet

Jeff Rendel, Rising Above Enterprises

20 Trends That Will Shape Your Credit Union's Future

**10:00 am - 11:00 am
Ballroom**

The financial services industry is evolving faster than ever, and credit unions must stay ahead of emerging trends to ensure long-term success. From the rise of fintech partnerships and the integration of AI and automation, to shifts in member expectations around personalized services and digital-first banking, discover how to strategically position your credit union for growth. More important, learn how to act upon these trends, developing strategies to integrate new technologies, redefine your member engagement approach, and innovate your offerings to meet future demands. By embracing these trends, your credit union will be better equipped to deliver exceptional member experiences, capture new markets, and thrive in a competitive landscape.



Taylor Murray, Servistar Passion & Purpose: A Credit Union PHD

11:00 am - 12:00 pm Ballroom

The credit union movement is growing, but is our commitment to People Helping People keeping pace? As credit unions continue to grow and expand, many credit union employees and leaders forget or never learned how and why we started. In this fun and interactive keynote, we'll talk about the motivation and passion our early leaders had when transforming cooperative financial institutions and unravel the Philosophy, History and Development of our movement.



Friday Presenters

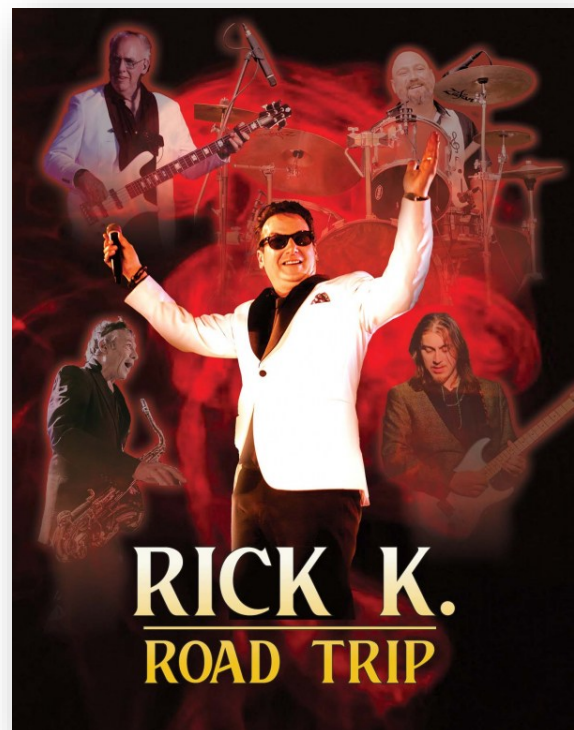
Jeff Rendel, Rising Above Enterprises

The Growth Blueprint: Strategies for Scalable Success

2:45-4:00 pm - Ballroom

The common thread among growth-oriented credit unions is scale: top line, bottom line, and with the member experience. Discover how to: Achieve sustained growth by adopting innovative and agile strategies tailored to your credit union's unique strengths; Capture tools for identifying new market opportunities, leveraging member data for personalized offerings, and creating impactful digital outreach campaigns; and, Explore partnerships, mobile-first banking trends, and how to build a growth strategy that balances short-term wins with long-term stability.

Friday Evening Banquet Entertainment



Acclaimed as "America's Most Exciting Show Band", Rick K. Road Trip has performed in over 36 states across the U.S. Performing an exciting and unique blend of high energy rock n' roll from the 1960s through today.

Changes to Sales Tax Exemption Procedures for Embassy Suites 2025 League Annual Meeting

In order to obtain the hotel lodging city and state sales tax exemption, the Embassy Suites Charleston has requested that credit unions paying with a credit union check or credit card complete both the City of Charleston and West Virginia Streamlined Sales and Use Tax Agreement included in the Official Call.

Direct Billing Option

If your credit union has arranged direct billing , the forms need to be completed and sent in advance to the hotel. (Usually done by CUs with multiple rooms)

Pay at time of check-in option

Credit unions paying upon check-in will bring the completed forms and submit to the Embassy Suites upon check-in. (Typically done by credit unions with less than five rooms and bring credit union payment with them.)

City Sales Tax Exemption Form (One form per guest room)

One guest per hotel room will need to complete and sign the City of Charleston form and turn it at the hotel registration desk. This guest would be the credit union official or staff.

State Sales Tax Exemption Form (One form per credit union)

Only one form needs to be completed per credit union and turned in at the hotel registration desk.

Please feel free to contact Rich Schaffer (rschaffer@wvcul.org) 1-800-642-1946 at the League office in advance with any questions.



City of Charleston Office of the City Collector

915 Quarrier Street, Suite 4 • Charleston, West Virginia 25301 • Phone: 304-348-8024 • Fax: 304-347-1810
www.charlestonwv.gov • Email: citycollector@cityofcharleston.org

HOTEL OCCUPANCY TAX EXEMPTION CERTIFICATE

Instructions for Applicant:

All hotels located within the City of Charleston are required to impose a six percent (6%) occupancy tax on any consumer occupying a hotel room in the city. Rooms **paid directly** by the Federal government, State of West Virginia or one of its political subdivisions are exempt from the tax. 501(c)(3) non-profit corporations, churches or other non-profit organizations that may be exempt from state sales tax **ARE NOT** exempt from the occupancy tax.

Check the appropriate reason for your tax exemption in Section I, and provide all of the information requested in Section II. Sign and date the certificate, and present to the desk clerk upon your check-in at the hotel. **You must present a tax exemption certificate for each stay no matter how often you may frequent a hotel.**

Section I (Please check one of the following):

- I am an **employee** of the United States government staying at this hotel on business related to my job with the occupancy charges **billed to and paid directly** by the United States government.
- I am an **employee** of the State of West Virginia, or one of its political subdivisions staying at this hotel on business related to my job with the occupancy charges **billed to and paid directly** by the State of West Virginia or one of its political subdivisions. (Use of a government issued purchase card "P-Card" applies.)
- I am an **employee** of a state or federal credit union staying at this hotel on business related to my job with the occupancy charges **billed to and paid directly** by the applicable state or federal credit union.

Section II

Name of Exempt Organization: _____

Name of Occupant: _____ Phone No.: _____

Method of Payment (please circle): Credit Card / Check

First Four Digits of Credit Card: _____ Sixth Digit of Credit Card: _____

Name on Checking Acct: _____ Check No: _____
(Must match organization name above)

<u>Occupant Declaration</u>	
By signing below, I do hereby certify, declare and attest, under penalty of perjury that I am exempt from the City of Charleston Hotel Occupancy Tax for the reason checked in Section I above.	
_____ Signature	_____ Date

<u>Hotel Use</u>
Hotel Name: _____
Received By: _____
Date Received: _____

This form must be presented to the desk clerk upon check-in and retained at the hotel.

This is a multi-state form. Not all states allow all exemptions listed on this form. Purchasers are responsible for knowing if they qualify to claim exemption from tax in the state that would otherwise be due tax on this sale. The seller may be required to provide this exemption certificate (or the data elements required on the form) to a state that would otherwise be due tax on this sale.

The purchaser will be held liable for any tax and interest, and possibly civil and criminal penalties imposed by the member state, if the purchaser is not eligible to claim this exemption. A seller may not accept a certificate of exemption for an entity-based exemption on a sale made at a location operated by the seller within the designated state if the state does not allow such an entity-based exemption.

1. Check if you are attaching the Multi-state Supplemental form.
 If not, enter the two-letter postal abbreviation for the state under whose laws you are claiming exemption.
2. Check if this certificate is for a single purchase and enter the related invoice/purchase order # _____.

3. Please print

Name of purchaser _____			
Business Address _____	City _____	State _____	Zip Code _____
Purchaser's Tax ID Number _____		State of Issue _____	Country of Issue _____
If no Tax ID Number Enter one of the following:	FEIN _____	Driver's License Number/State Issued ID Number State of Issue: _____ Number _____	Foreign diplomat number _____
Name of seller from whom you are purchasing, leasing or renting _____			
Seller's address _____		City _____	State _____ Zip code _____

4. Type of business. Circle the number that describes your business

- | | |
|---|--|
| 01 Accommodation and food services | 11 Transportation and warehousing |
| 02 Agricultural, forestry, fishing, hunting | 12 Utilities |
| 03 Construction | 13 Wholesale trade |
| 04 Finance and insurance | 14 Business services |
| 05 Information, publishing and communications | 15 Professional services |
| 06 Manufacturing | 16 Education and health-care services |
| 07 Mining | 17 Nonprofit organization |
| 08 Real estate | 18 Government |
| 09 Rental and leasing | 19 Not a business |
| 10 Retail trade | 20 Other (explain) <u>Credit Union</u> |

5. Reason for exemption. Circle the letter that identifies the reason for the exemption.

- | | |
|---|---|
| A Federal government (department) _____ | H Agricultural production # _____ |
| B State or local government (name) _____ | I Industrial production/manufacturing # _____ |
| C Tribal government (name) _____ | J Direct pay permit # _____ |
| D Foreign diplomat # _____ | K Direct mail # _____ |
| E Charitable organization # _____ | L Other (explain) <u>12 USC Sect 1751</u> |
| F Religious or educational organization # _____ | |
| G Resale # _____ | |

6. Sign here. *I declare that the information on this certificate is correct and complete to the best of my knowledge and belief.*

Signature of Authorized Purchaser _____	Print Name Here _____	Title _____	Date _____
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CREDENTIALS

RETURN THIS FORM TO THE LEAGUE BY MARCH 21, 2025

To: WV Credit Union League
411 Cedar Grove Road
Parkersburg, WV 26101

OR

Fax To: (304) 485-0573

Email: mtant@wvcul.org

89th ANNUAL MEETING WEST VIRGINIA CREDIT UNION LEAGUE

CREDIT UNION: _____

TO: CREDENTIALS COMMITTEE CHAIRMAN

This is to certify the persons designated below are the Official Delegates and Alternates and are authorized to represent this credit union at the 89th Annual Meeting of the West Virginia Credit Union League on April 24 – 25, 2025.

DELEGATES

Name: _____ Address: _____

Name: _____ Address: _____

ALTERNATES

(List only if alternates are attending)

Name: _____ Address: _____

Name: _____ Address: _____

Signature of Credit Union Board President

Signature of Credit Union Board Secretary

WV Credit Union League's 89th Annual Meeting - Registration Form

Preferred Method

[REGISTER HERE](#)

Credit Union: _____

Contact: _____

Please list each individual(s) from your credit union. Print name to appear on badge. Anyone attending from your credit union must be registered including League Directors, Credit Union Board of Directors, committee members, credit union employees, spouses and guests. Check boxes for each function they plan to attend. Advance registration and payment is required for all paid events. Registration Online Preferred.

Credit Union Employees Volunteers / Board of Directors	Delegate	Alternate	Volunteer / Board CU Employee	Thursday, April 24	Golf Tournament	Friday, April 25	Luncheon	Banquet	Spouse / Guest / Other	Thursday, April 24	Golf Tournament	Friday, April 25	Luncheon	Banquet

Paid Events Summary			
Event	Cost per Person	# Attending	
Golf Tournament	\$75		
Friday Luncheon	\$35		
Friday Banquet & Entertainment	\$60		
		Total	

Please remit payment to:

West Virginia Credit Union League
 411 Cedar Grove Road
 Parkersburg, WV 26104

Please select payment method below:

Check Enclosed \$ _____
ACH Option: Financial Institution _____ DDA/SAV
 Routing # _____ Account # _____
 in the amount of \$ _____

By signing this agreement, I authorize WV Credit Union League to initiate DB/CR entries to the account indicated above.

Registration/Cancellation Deadline
March 21, 2025

 Authorized Signature Date

34th Annual Ronald R. Smurthwaite Memorial Golf Tournament



2 Man Scramble Format
Little Creek Golf Course
Thursday, April 24, 2025 – 1:00 p.m.

Net proceeds to benefit WV Foundation Scholarships

Sponsored by  **TruStage™**

Prize awarded to two-person team with lowest gross score.
Hole prizes: Closest to the Pin and & Longest Drive

No need for separate registration! Please indicate golfers on the Annual Meeting Registration form. Three ways to register: fax, email to mtant@wvcul.org, or online at wvcul.org

Every effort will be made to arrange golfing “foursomes”. WVCUL reserves the right to arrange golfing “foursomes” as it sees fit for the good of tournament play.

Golfers must submit signed score cards to the clubhouse following play in order to be eligible for awards. In the event of a tie after 18 holes, score cards will be matched for the score on the last nine holes, last six holes (if needed), last three holes (if needed), and finally the last hole (if needed).

The participation fee is \$75 per person and is due no later than **March 21, 2025**.

All USGA rules apply except where local club rules apply.

Directions to Little Creek: 99 Fairview Drive, Charleston, WV 25309 (304) 746-4653

- Head southwest on Court Street toward Lee Street East
- Turn right onto Quarrier Street
- Continue onto Randolph Street
- Take I-64 to Kanawha Turnpike in South Charleston; Take exit 55 from I-64 West
- Turn left onto Pennsylvania S
- Use the left lane to take the US 119 S/Interstate 64W ramp to Huntington
- Merge onto I-64 W/US 119 S
- Take Exit 55 (towards VA-601
- Continue onto Kanawha Turnpike
- Turn left onto Spring Hill Avenue
- Continue straight onto Rumbaugh Road
- Little Creek on the left