



THE STATE QUARTERLY

We're Your State Credit Union

Spring 2010

A Publication for the Members of The State Credit Union

NCUA

2200 Washington Street East, Charleston, WV 25311 • 304.558.0566 • FAX: 304.558.0137 • contact@scuwv.com • www.wypecu.org

THE STATE CREDIT UNION SCOREBOARD

MEMBERS

NON-MEMBERS



Four Grand Slam Rates to put a little extra SPRING in your step!!



If you're looking for RATE, *We Have It!* You'll hit a Grand Slam by taking advantage of one of the following great rates and plans. Rates like this will not last long. Signs of the times say don't miss out, act soon.

4% for 5 years for a Home Equity Loan

Fixed rate home equity loans as low as 4% APR for up to 5 years. Low closing costs, other terms and rates available upon request.

4% for 5 years for an Automobile Loan (New or Used)

Rate as low as 4% APR for up to 5 years and includes purchase money vehicles model years 2007 to present.

Rates as low as 4% APR for up to 5 years for refinanced vehicles with us from other institutions, model years 2007 to present.

Shorter auto loan terms include 2% for 2 years, and 3% for 3

years. Rate is as low as 2% APR for 2 years and as low as 3% for 3 years on new and used vehicles model years 2007 to present.

4% for a 5 year home equity balloon loan (10 year term)

Rates as low as 4% APR on 5 year balloon home equity loans with amortization up to 10 years.

4% for a Share Secured Loan

Pledge a share balance for a loan amount at 4% APR.

Offer available for limited time only and may be terminated at any time.

Various other rates and terms available to meet your budgetary and financing needs.

Disclosure: Special rate financing for home equity loans applies only to new loans and loans in excess of \$10,000. Special offer for vehicle loans applies only to auto loans in excess of \$5,000 with maturities of 12 months or greater and does not apply to any other loan types or existing State Credit Union Loans.

It's All About ME !!

EXPERIENCE



MEMBER NOTICE Bill Pay Service Users:

Inactive Bill Pay accounts will be deactivated by The State Credit Union after three (3) consecutive months of inactivity. Inactive accounts are defined as those that have not utilized the Bill Pay Service to generate a payment for a period of three (3) calendar months or longer. Inactive status does not affect your merchant/bill account information. Members can re-enroll to the saved merchant information by clicking the Bill Pay Service option within the SCU on WEB service.

INDEX

Grand Slam Rates	1	Membership Applications	2	Agency Visits	3
Member Notice	1	Debit Card Users	3	Loan Application	4

April 1 thru April 30, 2010 Pre-Owned Auto Sale



Receive a \$300 Gift Card!

Once again, The State Credit Union and Enterprise Car Sales are having another Member Only Sales Event. This promotion will begin April 1 and end April 30, 2010. If you purchase a vehicle from Enterprise Care Sales and finance it with SCU during this time, you will receive a Free gift card worth \$300.

Preview the great selection of late-model used vehicles at enterpriseCarsales.com
 Don't Delay, call to get pre-approved by The State Credit Union at (304) 558-0566.
 Then stop by your local Enterprise Care Sales location to see a great selection of quality used vehicles.

*Vehicle must be financed using standard financing terms through the State Credit Union to qualify for the offer. Offer void when 7-day Repurchase Agreement is activated. Offer valid 4/1/10-4/30/10. No cash advances. Offer not valid for previous Enterprise purchases or with any other offer.



The Annual Meeting for The State Credit Union members is set for **Monday, April 19, 2010 at 5 P.M.** for the election of a director and other matters.

Door Prize Drawings will be held for eligible members in attendance.

The meeting will be in Building #7, 2nd floor, in the Capital Complex. Main entrance is located by the large water fountain.

Come on out to support your Credit Union and for a chance to win some PRIZES.

Convenient Applications & "How To's"

Our website www.wvpecu.org has been upgraded to include all applications ready to download or print. Simply click on the [applications link](#) under the menu or click the ["How to get an application"](#) located in the quick links. The applications include the following:

- How to join the SCU Application
- Account Change Card Application
- Loan Application
- Payroll Deduction Application (Coming soon)

Each application has easy to follow instructions to assist you. These forms are made available to help you conduct your business on your time. For more convenient services please review our "Services" page.

2010 SCU HOLIDAYS

- May 11 — Primary Election Day
- May 31 — Memorial Day
- June 21 — West Virginia Day
- July 5 — Independence Day
- September 6 — Labor Day
- October 11 — Columbus Day
- November 2 — Election Day
- November 11 — Veteran's Day
- November 25-26 — Thanksgiving Holiday
- December 24 — Christmas Day
- December 31 — New Years Day



on us.

Obtain \$500 - \$2,000 for your Vacation!
Rates as low as 9.0% APR on terms up to 15 months
April 1 - August 31

With rates this low, why use your credit card for vacation expenditures. Contact The State Credit Union today! Great rates, generous payment terms, payroll deductions, quick and easy loan application process, and no application fees. Tell your co-workers and family members about the Great Vacation Loans, because all state workers and family members are eligible! All loan applications subject to credit approval. Call or visit The State Credit Union for details.

NOTICE – DEBIT CARD USERS

The Federal Reserve Board recently passed new regulations requiring all financial institutions to obtain an “Opt- In” form from account holders to continue providing Overdraft Services on ATM and one-time

debit card transactions clearing your account.

This regulation only applies to the use of your Debit Card. Please note the new regulations do not affect the current overdraft services that are provided on your ACH or Paper Check transactions.

You will receive a separate mailing approximately April 20th. You must return the form electing to “Opt-In”, to continue the same services with your Debit Card as you do today.

The changes will go into effect on July 1, 2010. Please look for the upcoming form and notice of changes.



Winner of the Survey Response Drawing
 Congratulations to **Merinda Clayton** of Ansted for winning the Winter 2010 drawing for a \$100 Gift Card. Survey responses were great and we appreciate your comments and suggestions.

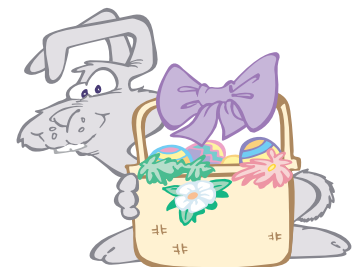
On-Site Agency Visits

The State Credit Union is scheduling on-site agency visits throughout the State to....

- Inform state employees about the employee benefit of the SCU
- Educate and communicate to state employees about all the products and services that the SCU offers.
- Assist agencies in providing employees with a convenient and free financial resource.
- Discuss payroll deduction plans to encourage saving and direct payments.

If you would like the SCU to visit your agency or group, please contact us. We can accommodate any size group or just be present at your location for employee questions.

Also, for payroll clerks and human resource managers, if you need more SCU material and supplies, or would like an update visit, please call a member service coordinator for assistance.



\$tatistics

Assets	\$42,500,000
Loans	\$23,000,000
Shares	\$37,000,000
Net Worth	\$ 4,800,000

Hours & Phones

Monday thru Friday
 Lobby 8 AM - 3 PM
 Drive Thru 7:30 AM - 5 PM
 State Payday 7:30 AM - 6 PM

Phone: (304) 558-0566
 Fax: (304) 558-0137
 E-mail: contact@scuwy.com
www.wvpecu.org

CENSUS FRAUD Beware

The US Census Bureau does not conduct the 2010 Census data via the Internet.

Do not click on any link or open any attachment regarding Census collection.

Legitimate Census data will not request the following information: Do not provide it.

- Member Account Number
- Social Security Number
- Credit Card Information
- Banking or Credit Union information
- Donations



... is open for YOU!

**Vacations • Cars • Lines of Credit
Tuition • Home Improvement • More!**

All possible with The State Credit Union Loan

Signature Loans New & Used Auto Loans Home Equity We offer a variety of Mortgage Rates & Terms

Low Rate Loans are available at your Credit Union.

Our Loans have No Prepayment Penalties!



Complete this Easy Pre-Approval Application Today.

Name		Amount Requested
Purpose of Loan		
Address		
Work Phone	Home and/or Daytime Phone	
Social Security #	SCU Member Account #	House/Rent Payment
Place of Employment	Hire Date	Gross Monthly Income <small>Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying the obligation.</small>
Co-Applicant Name		Relationship to Applicant
Social Security #	SCU Member Account #	House/Rent Payment
Place of Employment	Hire Date	Gross Monthly Income <small>Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying the obligation.</small>

Please read before signing: This statement is submitted to obtain credit and I certify that all information herein is true and complete. I also authorize the credit union to conduct further investigation and obtain additional information concerning my credit reputation from all available sources from time to time. I agree that photocopies and/or fax copies of this signed document is valid and enforceable as the original. If you are a first time applicant we may require you to submit additional information.

Date ✕ Applicant's Signature ✕ Co-Applicant's Signature