



THE STATE QUARTERLY

We're Your
State Credit Union

Spring 2023

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.wvpecu.com

**We're Your State Credit Union....
Save 1.00% on Your Auto Rate!!**

Refinance your existing auto loan from another institution with the SCU and Lower your auto rate by up to 1%!!*.

Finance the purchase of any new or used auto with the SCU and qualify for a rate discount off of stated rates of up to 1%!!*.

Same 1% rate discount applies to recreational, motorcycles, boats, utv's, etc.....

*Refinance Offer does not apply to Loans currently financed at SCU or cash-out refinances. No other discounts or offers may be applied in combination with promotional rates. Credit approval required and a floor interest rate of

3.24% APR for a maximum term of 36-72 months based on credit score and model year. Proof required of current contract rate for loan being refinanced. Additional terms and restrictions may apply. APR = Annual Percentage Rate. Act now...Offer good for limited time only.

Applications available online or at the SCU. View our Website or call. Why would you not apply today?

**www.wvpecu.com • contact@scuwv.com
304-558-0566**

COMING SOON

as early as the second quarter of 2023

NEW AND IMPROVED MEMBER STATEMENTS

The "Statement Advantage" provides many improved features from your current statements. The statement looks the same regardless of an eStatement, paper, or mobile viewing. It offers clear account information that is easier to follow. It offers more messages, notices, and promotions in one format. It is user friendly and colorful. You will enjoy viewing your new statements. And if you are already enrolled in eStatements, your new statement will come automatically. No need to re-enroll.

Dormant Account Notice: Reminder, if you have not made a transaction (deposit or withdraw) to your account within a year, now is a good time to do so. This will keep your account active and out of dormant status.

Notice Debit Card Users Traveling Outside the U.S.A.

Call us before you travel outside the United States. Due to increased fraud your transactions may be blocked without preauthorization. This restriction is for your protection as well as ours and we apologize for any inconveniences.

Statistics: Assets: \$88,500,000 | Loans: \$51,500,000 | Shares: \$73,000,000 | Net Worth: \$14,000,000



Obtain \$700 - \$3,000 for your Vacation!
Rates as low as 5.0% 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.

MEMBER NOTICE: *Online Account Opening Coming Soon*

Once again your credit union is bringing you a convenient and secure service that allows you 24 hour availability. You can conduct all your financial business on your terms and on your schedule. This service called "Originate" allows you to open new deposit accounts and loans online or on a mobile device. This service will be available to you soon and along with other services offered such as remote deposit capture, bill payment, mobile banking and others, you have the option to bring the credit union to you. You owe it to yourself to check out our Super Checking account along with all the products and services offered to make your life easier and less expensive.

NEW NOTICE:

Remote Mobile deposit users Must endorse the check and write under the endorsement the following: "mobile deposit at TSCU". Both must be present before it can be processed.



The Annual Meeting for The State Credit Union members is set for Tuesday, April 18, 2023 at 11:30 am for the election of a director and other matters.

The meeting will be held at The State Credit Union, 2200 Washington Street East, Charleston, WV 25311. If you would like to participate via zoom, contact us.

2023 SCU HOLIDAYS

May 29 — Memorial Day
 June 20 — West Virginia Day
 July 4 — Independence Day
 September 4 — Labor Day
 October 9 — Columbus Day
 November 10 — Veteran's Day
 November 23 — Thanksgiving Holiday
 November 24 — Day After Thanksgiving
 December 25 — Christmas Eve (Full Day)



Congratulations to Marjorie Gray of Elkview for winning the Winter 2022 drawing for a \$100 Gift Card.

We also have a Winner of the "new checking account sign up" for \$300 gift card, Nicole Thomas of Montgomery.

Kings Island

Members can purchase Kings Island tickets online at www.visitkingsisland.com

Discounts available online!



How to Get Applications

Monday thru Friday • Drive Thru 7:30 AM - 5 PM • State Payday 7:30 AM - 5 PM
 Phone: (304) 558-0566 • Fax: (304) 558-0137 • E-mail: contact@scuww.com • www.wvpecu.com

Go to WVPECU, click on "Applications" at the top of the home page and simply go to the application you need. Print, Complete, Return to SCU by mail, fax, email, or in person. Or, you can call or visit the SCU.