



# SPRING LOAN SPECIAL

Lower loan rates equates to lower semi-monthly or monthly payments and now is a great time to refinance your home equity loan or purchase that new car. *We're Ready For You...*

## Our Loans are in Full Bloom!

### Home Equity Loans

- 5 Year Fixed Rate
  - 10 Year Fixed Rate
  - 5 Year Balloon
  - 10 Year Balloon
  - Plus other Terms...
- For a VERY Limited Time!  
Take "Half a Percent" OFF  
Any real estate related loan rate,  
**0.50% DISCOUNT!**

Low closing costs and other terms, types and rates available upon request.

Offer available for limited time only and may be terminated at any time. Special rate financing for home equity loans applies only to new loans and loans in excess of \$10,000.

### New & Preowned Vehicle Loans

Same Rate for New & Preowned Automobile Loans. New Low Auto Loan Rates apply to ALL Auto Loans. Get a New Auto Loan Rate on a Used Auto Loan on model years 2011 to 2008!!

Great rates for older model used automobiles also. The new vehicle rates and terms can be applied to new and preowned autos of model years 2011 thru 2008. Special financing does not apply to existing SCU loans and applies only to new loans. Does not apply to refinances of existing loans.

**Rates as Low as 2.99% APR**

### Vacation Loans

See our ad on special rates for Vacation Loans

**As Low As 5% APR.**

Now you can afford that special getaway!

## \$tatistics

Assets	\$47,500,000
Loans	\$24,750,000
Shares	\$42,000,000
Net Worth	\$ 5,300,000

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# SCU Mobile Banking

Too many things to do and not enough time? We've got you covered! With the New State Credit Union Mobile Banking, you can access your account information quick and easy.

We're Making Your Credit Union as Mobile as You!!  
With Mobile Banking you can:

- Check Balances
- Transfer Funds
- Make Loan Payments

The State Credit Union's Mobile Banking provides the same enhanced security as Online Banking. Sign Up Today. Visit our webpage at [www.wvpecu.com](http://www.wvpecu.com) and enroll in Online Banking (SCU on Web) from your computer, not your phone. Once enrolled in Online Banking, Access the SCUMobile button on our website from your web-enabled phone and enter your member information to login to your account. It's fast, free and just another convenient service offered to make your life easier!



The Annual Meeting for The State Credit Union members is set for Monday, April 18, 2011 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.

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## 2011 SCU HOLIDAYS

May 30 — Memorial Day

June 20 — West Virginia Day

July 4 — Independence Day

September 5 — Labor Day

October 10 — Columbus Day

November 11 — Veteran's Day

November 24-25 — Thanksgiving Holiday

December 26 — Christmas Day Observed

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# Kings Island



We have discount tickets for  
Paramount's Kings Island

Take advantage of the savings and hassle of  
standing in line to purchase tickets by getting  
them early from the State Credit Union.



Take a vacation  
on us.  
**Obtain \$500 - \$2,000 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.

## Understanding Your Master Card Debit Card (Check Card)

Understanding your Debit Card (check card) is crucial in receiving the maximum security protection and not incurring overdraft charges. It is more beneficial for the member to use the "credit" feature rather than the debit feature in a point of sale merchant transaction. Also, it is important for the member to know the difference between the available balance and the actual balance. Even though your checking account is considered 'real time processing', some merchant transactions are delayed, but the deduction is held and accounted for in the available balance. It is the member's responsibility to understand the transaction process and be aware of account balances to avoid costly errors and fees.



### 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@scuwv.com](mailto:contact@scuwv.com)  
[www.wvpecu.org](http://www.wvpecu.org)



Winner of the Survey Response  
Drawing  
Congratulations to  
**Cynthia Graham** of  
Martinsburg for winning the  
Winter 2011 drawing for a \$100  
Gift Card. Survey responses were  
great and we appreciate your com-  
ments and suggestions.



### Outstanding Employee Achievement

The credit union Board of Directors, staff and volunteers would like to recognize Becky Daugherty and Missy Gibson for their 20 years of service. Their accomplishment is recognized in appreciation of their dedicated service and believing in the principals of the State Credit Union. Their untiring service and loyalty provided to the membership is exceptional and reaches across the entire state.

Congratulations & Thank You  
Missy & Becky.

## More Take-Home Pay for 2011!

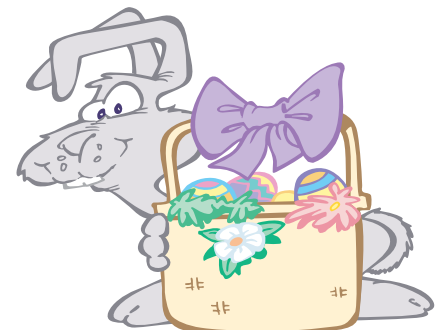
Congress recently approved a one-year tax break with the Tax Relief, Unemployment Insurance Reauthorization, and Job Creation Act of 2010. This Act calls for a reduction in the FICA (Social Security) withholdings on employee paychecks by 2 percent, decreasing from 6.2% to 4.2% in Calendar Year 2011.

The FICA tax rate will revert back to 6.2% in January 2012, the same as it was prior to 2011.

As you are aware, you're resulting take-home pay has increased accordingly. The State Credit Union is here to help you save this extra money wisely. The recent economic condition has made people more aware of their savings habits and this Act provides an excellent opportunity to allow you to continue your investment and savings contributions.

We have several different accounts available to meet your savings needs with competitive returns. Have your funds direct deposited for even more convenience.

For more information you may refer to the following IRS Notice 1036, which can be found at [www.irs.gov/pub/irs-pdf/n1036.pdf](http://www.irs.gov/pub/irs-pdf/n1036.pdf).





... 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.

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