



Fireworks continue at the State Credit Union with a Huge Loan Explosion!!

The explosion is causing our members to be showered with Great Rates.

The 4th of July was the start of our Loan Fireworks...Hurry and take advantage of the best rates *EVER!!!*

Great *Rates, Service and Convenience* are why we have over 10,000 members. You're not alone and the numbers are growing...See Us For

- * New and Preowned Vehicles Loans
- * Mortgage and Home Equity Loans
- * Vacation and Back to School Loans
- * Other Real Estate and Consumer Loans

New Vehicle Rates

- up to 36 months as low as 3.0%
- up to 48 months as low as 3.5%
- up to 60 months as low as 4.0%
- up to 66 months as low as 4.5%
- up to 72 months as low as 5.0%

Preowned Vehicle

Model	APR
10-09	3.99% - 11.24%
'08	4.50% - 11.24%
'07	4.99% - 11.24%
'06	5.24% - 11.49%
'05	5.49% - 11.49%

Annual Percentage Rate charged and maximum terms ranging from 36-72 months are based on credit history, model year, and loan-to-value amount. Other terms and rates available.

MEMBER NOTICE

Funds Availability

Change in terms notice: Expedited Funds Availability Act Regulation CC. Due to the Federal Reserve restructuring it's check processing operations, non-local check consideration for Regulation CC has been eliminated. This will result in some checks becoming available sooner under the current schedule. This change only involves the "hold schedule" on certain checks presented to the credit union.

The reference of non-local checks are eliminated from all funds availability disclosures and policies. All checks will be considered local and subject to faster availability. Other disclosure guidelines remain the same. However, longer delays may still apply as stated in the existing funds availability disclosure. Please refer to your disclosure and contact the credit union staff if you have any questions.

Home Equity Rates

Shower our members with Great Rates starting as low as 4% for 5 year fixed loans. Other rates and terms available.

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SCU Super Checking

- No membership fee
- No monthly fee
- No minimum balance fee

Plus SCU Super Checking earns interest!

Enjoy the following benefits and features of SCU Super Checking !

- **Free** Online Bill Payment Service (See SCU for details & guidelines)
- **Free** Check Imaging when you sign up for Free E-statements
- **Free** Mastercard® secured ATM/Debit Card
- **Free** E-statements or monthly statements
- **Free** access to ATM network with no fee or surcharge
- **Free** travelers cheques and money orders (limits apply)
- **Free** telephone or on-line access to your accounts
- **Free** unlimited check writing

and \$300 overdraft advance amount available (with low NSF charges)



Checking Account Switch Kit Now Available!

The State Credit Union is ready to help you *move* your **Checking Account!** If you're tired of your bank's checking account, make the transition today, it's quick and easy!

Statistics

Assets	\$45,000,000
Loans	\$23,500,000
Shares	\$39,000,000
Net Worth	\$ 4,870,000

2010 SCU HOLIDAYS

- 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



Obtain \$500 - \$2,000!

**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 or back to school 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 Special 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.



Prepaid Cards

Prepaid cards are quickly becoming the most popular choice for gift giving occasions, travel and securing your money. We have several cards available to meet your needs.

Gift card, reloadable card, youth card and travel card.

AUTOMATED PHONE & ONLINE SERVICES

When you need 24-hour access to your accounts. Use one or both of the following methods:

For Phone Service, please use the toll free number, Call

1-866-470-7405



for Online access from anywhere just log in at

www.wvpecu.org



Call the credit union today for details to sign up. It's Fast, Convenient and FREE

Sign Me Up For E-Statements!

Join the others who have signed up for this convenient and Free service. E-statements give you the ability to view & print your statements electronically through our SCU on Web service, also quarterly newsletters are attached for your convenience. Call today to start your E-statement at 558-0566 or contact us at administrator@scuwv.com.



Kings Island

Members can purchase Kings Island tickets at the Credit Union or online at <http://www.visitkingsisland.com/kanawha>

	Gate Price	Our Price
One Day Adult	\$48.99	\$29.00
One Day Child (3 & up under 48"/62+)	\$31.99	\$24.00
Two Day Passes (3 - 61/48" tall & taller)	n/a gate	\$49.00



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

www.wvpecu.org

