



Your Credit Union Turns 30 This Year!!!!

1981-2011

Thirty years ago this year, your State Credit Union began serving you and hasn't stopped. Through perseverance, dedication and drive the State Credit Union has become your primary financial institution. The Credit Union serves over 10,000 members throughout West Virginia, is 47 million in assets, and is considered to be a full service financial institution. The Board of Directors and management team have strived to bring you the products and services that you need and expect. During this period of growth and success we have maintained the original credit union philosophy of serving our member base, providing low cost loans and returning profits in the form of dividends with above average rates. While some institutions focus on size and numbers, we are proud of our member base and take great pride in serving you exclusively.

Recently, we have experienced an economic condition that compares only to the great depression. However, our members are resilient and we have been able to support our members with a record number of loans and membership savings accounts in the last couple of years. Together, we

have weathered the worst of times and now can prepare for our future.

Today, the credit union continues to focus on the member needs and will continue to provide the service that is expected. We will continue to meet your needs in 2011 and well into the future. We thank you for making the State Credit Union 30 years old this year. Let's make 2011 a great year together.

\$tatistics

| | |
|-----------|--------------|
| Assets | \$46,000,000 |
| Loans | \$25,000,000 |
| Shares | \$40,000,000 |
| Net Worth | \$ 5,150,000 |

Celebrate our 30th Anniversary With Special Loan Rates

Time to take advantage of this short term offer available for only 30 days.



loans etc. (0.30% discount Applies only to New Loans and is not applicable to existing CU loans. Does not apply to refinances of existing credit union loans.

Take 0.30% off of any stated loan rate.

Thirty Years of Business Brings You 30 for 30! Available for **Thirty Days Only** and Offers You a **Thirty Basis Point (0.30%) Discount!!!**

What does this mean to you?

Offer good on any **NEW** home equity, personal, secured, and unsecured

Check out our stated loan rates and apply your discount today or call our loan department. Visit WWW.wvpecu.org or call 558-0566

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We're Your State Credit Union

Direct Deposit Your IRS Tax Refund at SCU

Have your IRS Tax Refund directly deposited into your **State Credit Union** account. Make sure to use the following information on your Federal and State Tax Forms to ensure a fast return:

Routing number is **251984467**

Checking account deposit suffix is **13**. Savings account deposit suffix is **00**. Use your member account number and add "**13**" or "**00**" to the end of your account number to direct it to checking or savings. Your account number with the suffix must equal **8 total digits**.

Simply add the necessary number of Zeros ("0") to the front of the account number.

Example: Member number **5678** wants refund deposited to checking. Correct account number is: **00 5678 13**

Example: Member number **12345** wants refund deposited to savings. Correct account number is: **0 12345 00**

What Do You Want for "2011"?

What Do You Want For 2011? Please answer the questionnaire and give us your comments on what would make your business more convenient and better. This is **ALL** about **YOU**, tell us what you want and you will get a chance to win a \$100 Gift Card. All returned forms will be entered into a drawing for a \$100 gift card.

Win a \$100 Gift Card

Please check the appropriate response and make any comments or suggestions.

- 1) Do you think the Credit Union is doing a good job serving the members?
 Strongly agree Agree Acceptable Disagree Strongly disagree
- 2) Do you think the Credit Union offers a broad selection of products and services?
 Strongly agree Agree Acceptable Disagree Strongly disagree
- 3) Do you think that Loan & Deposit rates are competitively priced?
 Strongly agree Agree Acceptable Disagree Strongly disagree
- 4) Do you think that the Credit Union staff responds quickly and accurately to resolve concerns with your account?
 Strongly agree Agree Acceptable Disagree Strongly disagree
- 5) How would you rate your overall experience with the Credit Union?
 Excellent Good Fair Poor
- 6) Has your experience with us been convenient and timely?
 Yes No

Please Comment: _____

Please fax, mail or deliver this survey form as soon as possible as the drawing will be held on January 31st, 2011.

Member Name _____ Phone _____

Address _____ Email _____



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



Switch to a Credit Union IRA

America's credit unions believe the right balance is essential if you want to get where you're going. That's why we encourage you to open a credit union IRA, where better rates and lower fees ensure your savings balance grows the way it should. Plus, you're in control — your accounts are insured and easily accessible, and your best interest always comes first. So whether you're just starting to save or you're near retirement, make the switch to a credit union IRA. We'll look out for your savings and your dreams. Contribution deadline for 2010 is April 15, 2011.

State Credit Union Fee Schedule

| Savings Account Fees | | Other Services Fees - All accounts | |
|---|-----------------|---|---------------------|
| Christmas Savings account early withdrawal fee | \$10.00/ea | Account Reconciliation fee | \$5.00 hourly |
| Vacation Savings account excessive withdrawal fee | \$10.00 | Account Research fee | \$5.00 hourly |
| <i>*After 2 withdrawals in a 12 month period may be charged per withdrawal.</i> | | Statement Copy fee | \$2.00/ea |
| Investor Savings account early withdrawal fee | \$10.00/ea | Deposited Item Return fee | \$18.00/ea |
| Share Savings account minimum balance fee | \$2.00 monthly | Money Order fee | \$1.00/ea |
| <i>*Members with only a Share Savings account must maintain the minimum balance \$100.00 after 6 months from the opening date.</i> | | Official Check fee | \$1.00/ea |
| | | Travelers Check fee | \$1.00 per \$100.00 |
| | | Teller Phone Account Transfer fee | \$2.00/ea |
| | | Wire Transfer fee | \$25.00/ea |
| | | Special Account Instructions | \$5.00/ea |
| Checking Account Fees | | <i>*Instructions on your account that require special handling of items.</i> | |
| Request transfer/inquiry through CU24/SCU on WEB | \$0.00 | Returned Statements | \$10.00/ea |
| NSF fee | \$20.00/ea | <i>*If your statement is returned to us by the Post Office.</i> | |
| Overdraft Advance fee | \$20.00/ea | | |
| Returned Item fee | \$18.00/ea | | |
| Stop Payment fee | \$10.00/ea | Legal Process fee | \$10.00 |
| Check/Draft Printing fee - Prices will vary upon style | | <i>*Each time the Credit Union is served with garnishment levy, restraining order writ, subpoena, or other legal process related to your account.</i> | |
| Checking/Drafts account holding fee | | | |
| <i>*To cover outstanding checks and/or processing fees when checking accounts are being closed.</i> | | | |
| <i>unused funds reimbursed to member after 90 days.</i> | | Electronic Funds Transfer Fees | |
| Copy of draft/check fee | \$2.00/ea | MasterCard Check Card | \$0.00 |
| NSF savings to checking transfer fee | \$2.00/ea | Card Replacement fee (Lost) | \$10.00 per card |
| Loan overdraft protection fee | \$2.00/ea | PIN Replacement fee | \$1.00 per pin |
| Drafts/checks back fee | \$3.50 monthly | Overdraw fee (NSF per item) | \$20.00/ea |
| <i>*NSF means non-sufficient funds in account.</i> | | | |
| Counter Checks (per page - 4 checks) | \$1.00 per page | Non-member Cash Advance | \$25.00/ea |
| Credit Union Membership | | Pre-Set ATM daily withdrawal limit \$200.00 | |
| Membership Share - par value \$5.00 | | Pre-Set MasterCard Debit Card limit \$400.00 | |
| Membership fee \$2.00 | | <i>POS - Point of sale transactions - Exclusive of ATM daily withdrawal limit</i> | |
| | | | |
| <i>* If you use an ATM not operated by us, you may be charged a fee by the ATM operator and by any national, regional, or local network used in processing the transaction. The ATM surcharge will be debited from your account if you elect to complete the transaction.</i> | | | |
| ** Official checks initiated through SCU on WEB and CU24 - \$0.00 | | | |

Effective January 1, 2011, fees listed on the schedule will be fully implemented. Also, there will be a \$1 fee for each official check. However, you can avoid this charge if you

like by initiating check requests through the online banking at www.wvpecu.com or the CU24 automated phone system. Members choosing to use the online banking or auto-

ated phone system will not incur the \$1 fee. If you have any questions, please call the credit union.



2011 SCU HOLIDAYS

January 1, 2011 — New Year's Day
January 17 — Martin Luther King Day
February 21 — President's Day
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

Will that be "Debit or Credit?"

Have you ever been asked that question when using your State Credit Union MasterCard Check Card (debit card)?

To use your MasterCard Check Card as a "Credit" (signature-based) rather than a "Debit" (PIN number-based) transaction for purchases at a merchant point of sale, (POS), just press the "credit button" before swiping your card or tell the merchant that you want "Credit" vs. "Debit". Using the Credit feature will benefit you and your credit union. You will avoid standard merchant dollar holds

commonly set and permitted by MasterCard for certain merchants, such as gas stations which may temporarily limit your available funds on low balance accounts. "Credit" usage also grants you a higher daily dollar amount and number of transaction limits for withdraw activity. Using the "Credit" option will give you the added benefit of zero liability for fraud protection and saves your Credit Union on processing costs.

To avoid ATM fee charges from non-State Credit Union owned ATMs, access our ATMs or the Alliance One network, or simply use the credit feature for POS's.

