



We're Your State Credit Union

Winter 2009

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.org

The State Credit Union and You, *Togetherness, means Confidence & Trust*

As you are aware, we are currently in one of the worst economic conditions in history. Rising jobless claims, increasing foreclosures, volatile markets and overall recession worries seem to be the daily headlines. Last year was a difficult time for many of us with high gas prices, tight credit requirements, and personal budget restraints. During these troubling times, our levels of confidence and security seem to diminish.

We, at The State Credit Union, recognize these facts of uncertainty and are striving to raise your level of confidence and earn your trust. Financial institutions encountered mergers, failures and bailouts last year which added to more mistrust. However, the State Credit Union is somewhat insulated from the effects felt by the financial industry on the national level. We have a strong stable member base in the state employees and have not in-

vested in risky securities and long term mortgages. We continue to meet or exceed performance standards as compared to our peers and have reached an all time high with loans to members, share deposits and total assets. Our continued level of growth indicates that our members are using us as their primary financial institution. As a member, you are part of one of the largest member based credit unions in West Virginia with over 10,000 members.

The State Credit Union pledges its loyalty to you as we make this journey together into a new year that is assured to offer more uncertainty and concern. The fact that you have a safe and sound credit union on your side should offer some comfort and peace of mind. We're here for you, whether it's loans, savings accounts, personal one on one service or just daily business. *We want to earn your confidence and trust.* Thank you for being our member and we wish you a Happy New Year.

Brent Gray
CEO

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**

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The State Credit Union
2200 Washington Street East
Charleston, WV 25311
304-558-0566
304-558-0137 - fax

What Do You Want for "2009"?

What Do You Want For 2009? 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, 2009.

Member Name _____ Phone _____
Address _____ Email _____

Here's a Resolution You can Keep

If your New Year's Resolution is to save some money then....

Put Your Home to Work for You with one of the following:

Fixed Rate Home Equity Loan

Home Equity Lines of Credit

First & Second Lien Loans

Take advantage of the Equity in your home to:

Consolidate debt

Make home improvements

Get a lower interest rate or just refinance

Pay college expenses or other unexpected expenses

Interest Rates haven't been this low in years, now may be the time to lock in that great low rate and save some money by lowering your current interest rate !! Call us to see if you qualify.

Other Real Estate loan types are available upon request along with the following loan types:

Home Purchase

WV Housing Development Fund

Christmas loans

New Vehicle

Personal Loans

Vacation loans

Pre-owned Vehicle

Share secured loans

Recreational loans

Schedule an On-Site Agency Visit with the State Credit Union

Call us and schedule a visit for credit union representatives to visit you at your location to discuss the following..

- Inform state employees about the employee benefit of the SCU.
- Educate & Communicate to state employees about all the products and services offered.
- 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, or to just be available for employees to ask questions, please contact us.

We have the lowest loan rates in years now available!

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 2008 is April 15, 2009.

\$tatistics

Assets	\$36,700,000
Loans	\$19,800,000
Shares	\$31,900,000
Net Worth	\$ 4,340,000



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
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2009 SCU HOLIDAYS

January 1, 2009 — New Year's Day
January 19 — Martin Luther King Day
February 16 — President's Day
May 13 — Primary Election Day
May 25 — Memorial Day
June 19 — West Virginia Day
July 3 — Independence Day
September 7 — Labor Day
October 12 — Columbus Day
November 11 — Veteran's Day
November 26-27 — Thanksgiving Holiday
December 24 — Half Day Christmas Eve
December 25 — Christmas Day
December 31 — Closed Half Day for New Year's Eve



... 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
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Purpose of Loan

Address

Work Phone	Home and/or Daytime Phone
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Social Security #	SCU Member Account #	House/Rent Payment
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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>
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Co-Applicant Name	Relationship to Applicant
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Social Security #	SCU Member Account #	House/Rent Payment
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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>
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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.

_____ ✂ **Applicant's Signature** _____ ✂ **Co-Applicant's Signature** _____

Date