



THE STATE QUARTERLY

We're Your State Credit Union



Winter 2024

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



NOTICE OF CHANGE

Share Savings Accounts. Tiered Rate Accounts.
Balance amounts in each tier will change to the following:
Minimum balance to earn the stated APY, \$100.
Minimum balance to avoid a service fee, \$100.
APY (Annual Percentage Yield) Paid Quarterly
Effective on March 1, 2024.

AMOUNTS	RATES	APY
\$0 to \$99	0	0
\$100 to \$9,999	0.20%	0.20%
\$10,000 to \$19,999	0.30%	0.30%
\$20,000 to \$34,999	0.40%	0.40%
\$35,000 to \$49,999	0.50%	0.50%
>\$50,000	0.60%	0.60%

West Virginia (WV) Fun Facts: A building in WV is made entirely out of coal. WV is the home of the second oldest river in the world, the New River. WV is the birthplace of golden delicious apples. The worlds first steamboat was built and tested in WV. WV was originally going to be called Kanawha. People have been living in WV for more than 13,000 years. WV was the first US State to build brick roads. WV is offically nicknamed the "mountain state" but is also known as the "panhandle state". WV has a total of 24,230 square miles of land and water and is the 18th largest state.

Zelle is Coming your way... **zelle** What's Zelle?

It is a great way to send money to friends and family, even if they bank somewhere different than you do. That means it's easy to get paid back, or split costs on things like lunch. With Zelle, the money goes directly into your account. And when money goes into your bank account directly, you know it's safe. Zelle is already in lots of banking apps, so look for it in yours soon. It will be rolled out very soon.

Sign up for Free SCU SUPER CHECKING

Win \$300!! Open a new checking account from January 1 thru February 29, 2024 and receive an entry for a drawing to be held on Feb 29th for a \$300 gift card.

- No check writing limits • No monthly fee • No minimum balance fee

Enjoy the following benefits and features of SCU Super Checking!

- **Free** Online Bill Payment Service (Must Meet Certain Credit Union Criteria to Qualify)
- **Free** Check Imaging when you sign up for Free E-statements
- **Free** Mastercard secured ATM/Debit Card FOR 24/7 Access
- **Free** E-statements or monthly statements
- **Free** Access to ATM network with no fee or surcharge.
- **Free** Access to the CU24 & Online Banking, Mobile Banking & Free Mobile Check Deposit
- **\$400** Overdraft advance amount available (Must meet certain Credit Union criteria to qualify)
- Low \$25.00 NSF Fee

Statistics: Assets: \$83,000,000 | Loans: \$53,700,000 | Shares: \$68,000,000 | Net Worth: \$14,700,000

What Do You Want for "2024"?

What Do You Want For 2024? 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 the drive-thru 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, 2024.

Member Name _____ Phone _____
 Address _____ Email _____



2024 SCU HOLIDAYS

- January 1 — New Year's Day
- January 15 — Martin Luther King Day
- February 19 — President's Day
- May 14 — Primary Election Day
- May 27 — Memorial Day
- June 20 — West Virginia Day
- July 4 — Independence Day
- September 2 — Labor Day
- October 14 — Columbus Day
- November 5 — General Election
- November 11 — Veteran's Day
- November 28 — Thanksgiving Holiday
- November 29 — Lincoln's Day
- December 24 — Christmas Eve 1/2
- December 25 — Christmas Day
- December 31 — New Years 1/2

Make your 2024 Resolution a simple one to partner with the State Credit Union for all your Financial needs.

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**



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

How to Get Applications

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.