



THE STATE QUARTERLY

We're Your
State Credit Union

Winter 2017

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

**We're Your State
Credit Union &
We're Still Making it
Great!**

2017 Great Loan Promo

*One thing you can count on
remains Unchanged: Great Low
Loan Rates at the SCU!!*

- **Autos Rates**, save up to 0.50% off your current rate by refinancing from another institution, or on any auto purchases. Big savings off of already low rates!!
- **Credit Card Rates**, as low as 6.99%, lower monthly payment requirement. Apply now!!
- **Unsecured Loan Rates**, quick and easy to save you money.
- **Real Estate Loans Rates**: fixed rate and balloon rates as low as 3.99% APR

Call us, come in or use the online loan process. We'll make it easy on you.

*Change is coming. Rates won't last long.
Lock that Low Rate in now! Don't miss
this opportunity.*

*Some restrictions apply, additional terms and rates available. Please check our website www.wvpecu.com or contact the SCU for more information **304-558-0566**.



As we enter another year that is surely to offer change and uncertainty, one thing remains true, The State Credit Union! We stand strong in helping meet your financial needs and together we can make this year a Great one. We're just another credit union without you. Through your drive, demand and expectations, we will continue to bring you the products and services needed to succeed in today's world. The credit union staff is here to serve only you. Thank you for being our member and making the SCU your primary financial institution. We wish you a Happy and Great New Year.

Statistics: Assets: \$64,500,000 | Loans: \$36,000,000 | Shares: \$55,000,000 | Net Worth: \$9,070,000

What Do You Want for "2017"?

What Do You Want For 2017? 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, 2017.

Member Name _____ Phone _____

Address _____ Email _____



2017 SCU HOLIDAYS

- January 2 — New Year's Day
- January 16 — Martin Luther King Day
- February 20 — President's Day
- May 29 — Memorial Day
- June 20 — West Virginia Day
- July 4 — Independence Day
- September 4 — Labor Day
- October 9 — Columbus Day
- November 10 — Veteran's Day
- November 23-24 — Thanksgiving Holiday
- December 25 — Christmas

**Sign up
for Free
SCU
SUPER
CHECKING**

• 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
- **\$400** Overdraft advance amount available (Must meet certain Credit Union criteria to qualify)
- Low \$20.00 NSF Fee

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 • 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@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.