



# THE STATE QUARTERLY

## We're Your State Credit Union



Summer 2024

A Publication for the Members of The State Credit Union

NCUA

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# SMART529

SMART529 can help families plan for the future! Have you heard about the SMART529 Savings Plan? As a program of the West Virginia Treasurer's Office, SMART529 can help you plan for future education costs.

Savings can be used for tuition, room, board and other qualified expenses. Eligible institutions include thousands of colleges, universities, vocational and technical schools nationwide. Savings can also be used for tuition at K-12 private schools in West Virginia for up to \$10,000 each year, per child.

### Benefits

- Open an account for anyone- a child, grandchild or even yourself
- Account owners maintain control even when a child reaches age 18
- Choose from a variety of investment options
- Federal and West Virginia tax benefits

Visit [www.SMART529.com](http://www.SMART529.com) to learn more and open an account today!

Speak with a representative of the Treasurer's Office – [SMART529@wvsto.com](mailto:SMART529@wvsto.com), (304) 340-2710

### Additional info if needed:

Convenient ways to save

- Choose between investment portfolios designed for a range of risk tolerances
  - Automatic contributions through payroll deduction
  - Family and friends can help save with Ugift
- SMART529 can be used for qualified higher education expenses including:

- Tuition & fees
- Room & board
- Books, supplies, & equipment
- Computers, software & internet
- Expenses for special needs

## Zelle is Here!

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 available now.

**Statistics: Assets: \$86,000,000 | Loans: \$52,000,000 | Shares: \$70,000,000 | Net Worth: \$15,200,000**



**Obtain \$700 - \$3,000!**

**Rates as low as 5.0% 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.

## 2024 SCU HOLIDAYS

- 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

## Want A Chance to win \$500? The State Get-A-Way



❖ **\$250 gift card to be used at WV State Parks!**

❖ **A \$250 SCU gift card to get you there!**

*(\$250 gift card for use at participating WV State Parks) State Park Card can be used for lodging, golf, dinner, etc...  
\$250 SCU gift card can be used anywhere*

For a chance to WIN the State Get-A-Way, simply update your contact information, phone number and email address, or sign up for eStatements and receive an entry for the drawing to be held July 31st. The lucky winner of the \$500 value will be notified immediately! Promotion eligibility is from June to July 31st. Some restrictions apply; see your credit union for details.

**The following options are available to update your information: (Please return the information ASAP)**  
Fax: 304-558-0137 • Phone: 304-558-0566 • In Person: • Email: [Contact@scuwv.com](mailto:Contact@scuwv.com) • Online Account:

## ACCESS YOUR ACCOUNTS

MasterCard Debit Card • SCU on Web - Home Banking • SCU Mobile- Mobile Banking  
CU24- Phone Response Unit • Check Imaging

Remote Deposit • Fee Free ATM Alliance One Network

*We also offer eStatements, E-Notifications, E-Alerts, Text Alerts, online bill payment, online loans and many other services you can utilize now and in the future. Go online at [wypecu.com](http://wypecu.com) or call us at 558-0566 to get started today. Once you are enrolled or set up, you can do your banking anytime you choose.*



**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@scuwv.com](mailto:contact@scuwv.com) • [www.wypecu.com](http://www.wypecu.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.