THE STATE QUARTERLY
We're Your State Credit Union
Fall 2025
A Publication for the Members of The State Credit Union
NCUA

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COOPERATION FOR A PROSPEROUS WORLD

International Credit Union (ICU) Day® celebrates the spirit of the global credit union movement. The day is recognized to reflect upon the credit union movement's history, promote its achievements, recognize hard work and share member experiences. International Credit Union (ICU) Day® has been celebrated on the third Thursday of October since 1948.

The ultimate goal is to raise awareness about the tremendous work that credit unions and other financial cooperatives are doing around the world and give members the opportunity to get more engaged. The day of festivities for credit unions and financial cooperatives globally includes fundraisers, open houses, contests, picnics, volunteering and parades.

In 2025, World Council of Credit Unions (WOCCU) and Worldwide Foundation for Credit Unions (WFCU) invite you to celebrate the 77th anniversary of International Credit Union Day® on Thursday, October 16.

2025 SCU HOLIDAYS

October 13 — Columbus Day
November 11 — Veteran's Day
November 27 — Thanksgiving Holiday
November 28 — Lincoln Day
December 24 — Christmas Eve 1/2
December 25 — Christmas Day
December 31 — New Years Eve 1/2

Looking For A Great Auto Rate With Great Service?

SCU is offering for a limited time: up to 1 % off on Auto Rates

- ✓ **Purchasing New or Used Autos –** ***(1 percent savings is huge!)*** Take up to 1 percent off stated qualified rates.
- ✓ **Refinancing Used Autos –** Refi with us from another institution and get up to 1 percent off your existing rate.

Save money!!!

- ✓ **Quick, easy, convenient, payroll deducted & online loan applications!**

Big Discounts !!! Will Not Last Long!!! HURRY

****Offer does not apply to existing loans at SCU. Automobile Floor Rate of 3.99%. Rate offer discounts only apply to automobile rates and recreational rates.***

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www.scuwv.com contact@scuwv.com 304-558-0566

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 & Free Mobile Check Deposit
- **$400** Overdraft advance amount available (Must meet certain Credit Union criteria to qualify)
- Low $25.00 NSF Fee

$tatistics: Assets: $91,000,000 | Loans: $53,200,000 | Shares: $73,000,000 | Net Worth: $17,865,000

FACTS	WHAT DOES THE STATE CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: • Social Security number and account balances • Account transactions and credit card or other debt • Credit history and payment history When you are *no longer* our customer, we continue to share your information as described in this notice.
How?	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons The State Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does The State Credit Union share?	Can you limit this sharing?
For our everyday business purposes – Such as to process your transactions, maintain your account(s), respond to court orders, and legal investigations, or to report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes – Information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes – Information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

What we do	
How does The State Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does The State Credit Union collect my personal information?	We collect your personal information, for example, when you • Open an account or apply for a loan • Give us your employment information or give us your contact information • Show your driver's license We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only • Sharing for affiliates' everyday business purposes – information about your creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you State law and individual companies may give you additional rights to limit sharing.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • *The State Credit Union has no affiliates*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • *Nonaffiliates we share with can include insurance companies, government agencies, plastic card processors (credit/debit/ATM), mortgage companies, consumer reporting agencies, and data processors.*
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • *The State Credit Union doesn't jointly market*

Other important information

Questions?

Phone: 304-558-0566

GET SET FOR THE HOLIDAYS

Rates as low as 5% APR on terms up to 15 months

Loans from $700 up to $3,000 for your Christmas Shopping.
Starting October 1 - December 31, 2025.
Contact the CU and get your Holiday Cash today!
We have more low rates to get you excited!!

Congratulations

to Melody Kimbler of Madison, WV for winning the 2025 Summer State Get-A-Way Pomotion Drawing of $500!

STATE CREDIT UNION

Monday thru Friday • Drive Thru 7:30 AM - 5 PM • State Payday 7:30 AM - 5 PM

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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.