



THE STATE QUARTERLY

We're Your
State Credit Union



Winter 2026

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.scuwv.com

We're Your State Credit Union... And We Say. **YOU CHOOSE!**



To Refinance
And Save With Us

Home Equity Loan

**5 Year Fixed as low as
4.49% APR**

**5/1 ARM (variable)
4.74% APR**

Refinance your existing home loan from another Institution with the SCU and Save!

Other Plans & Terms Available. Low costs & quick closing within 30 days.

APR may be adjusted if underwriting guidelines are not met. 15% equity requirement. Additional terms & restrictions may apply. Offer not valid on existing Home Equity Loans at SCU. Must be a refinance from another institution to the SCU.

**Sign up
for Free**

**SCU
SUPER
CHECKING**

Win \$300!! Open a new checking account from January 1 thru February 27, 2026 and receive an entry for a drawing to be held on Feb 28th 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: \$93,300,000 | Loans: \$53,000,000 | Shares: \$74,500,000 | Net Worth: \$17,900,000

What Do You Want for "2026"?

What Do You Want For 2026? 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, 2026.

Member Name _____ Phone _____
Address _____ Email _____



2026 SCU HOLIDAYS

January 1 — New Year's Day
January 19 — Martin Luther King Day
February 16 — President's Day
May 12 — Primary Election Day
May 25 — Memorial Day
June 19 — West Virginia Day Observed
July 3 — Independence Day Observed
September 7 — Labor Day
October 12 — Columbus Day
November 3 — General Election Day
November 11 — Veteran's Day
November 26 — Thanksgiving Holiday
November 27 — Lincoln Day
December 24 — Christmas Eve 1/2 Day
December 25 — Christmas Day
December 31 — New Years Eve 1/2 Day

Make your 2026 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.