



Statewide FCU COMMUNIQUE

www.statewidefcu.org

January 2010

Statewide's Platinum Visa Card *It's About Time!*

Isn't 2010 the year you start using the best credit card on the market, available right here at your Credit Union? Haven't you put up with high fees, high rates, and high frustration with your bank credit card long enough?

Hear what leading financial experts and publications have to say about credit cards from your Credit Union:

"Credit Unions are being more responsible to their consumers than banks..." - Suze Orman, CNBC.

"...the Credit Unions' advertised rates were much lower and their penalty fees were about half what the banks charged." - The Wall Street Journal.

"The nation's credit unions count 90 million members, and

their trade association estimates members save \$8 billion a year thanks to better interest rates and reduced fees. Credit-union-issued credit cards, for example, tend not to have annual fees or to charge punitive interest rates for a single late payment." - Liz Pulliam Weston, MSN Money

Many of your fellow members have already made the switch, and are now enjoying the benefits of a credit card provided by their not-for-profit financial institution, instead of a bank that's being supported by taxpayer dollars. They've found that our low rates and personal service are so much better than what they've been used to at the bank.

Make a fresh start in 2010 with a Statewide Platinum



Visa. Start saving money and hassle where you know you're being treated right - your Credit Union!

STATISTICS

as of 11/30/2009

ASSETS	\$70,979,000
DEPOSITS	64,171,000
LOANS	48,998,000
MEMBERS	15,351



CARDLOCK'S COMING And Only Statewide Has It!

Cardlock is the newest innovation in plastic card security and your Credit Union will be the only financial institution in Mississippi offering it! If you've wished for better security for your debit or credit card, that security is coming very soon with *Cardlock*.

Here's how *Cardlock* will work: When you've signed up for the *Cardlock* service, you'll be given an "800" number that you can save in your phone, and a four-digit access

code. With your Statewide debit or credit card number, you can "lock" or "unlock" your card at your discretion, as often as you like, at any time.

For example, you might want to lock your card if you're going to be flying and you worry about your card getting lost or stolen in the airport or on the plane. Just call the "800" number, enter your 4-digit code and your card number, and no one can use your card because it'll be blocked in the processing system! To unlock it, just make the call, enter the code

and number, and you're all set to use your card once again! The locking or unlocking is instantaneous on the system, and you've got safety on your side.

There will be a small monthly charge of \$1.00 per card for the *Cardlock* service, but that's an insignificant price to pay for peace of mind. Watch our website in the next month for more details on how to enroll in *Cardlock*. *Cardlock* - just one more way your Credit Union is looking out for you, and it's **ONLY AT STATEWIDE!**

Make Life Easier with CU Service Centers

CU Service Centers operate in branches of other credit unions, locally and across the country. They were established to serve members like you, every day, just as though you were visiting a branch of Statewide. Whether you're across town, traveling out of state, or even moving or retiring to another state, you can stay close to your credit union at offices where you can get account access and answers to your questions from real people, every time you visit. And many *CU Service Centers* have extended hours, making your financial transactions that much easier to conduct.

Just provide the personnel at the

CU Service Center with your Statewide account number and a valid photo ID and you're on your way. They'll access your account for you and process your transaction. Credit unions are known for working together cooperatively to better serve members, and the participating *CU Service Center* credit unions are ready and waiting to provide you with the same great credit union service you're accustomed to. Look for the swirl logo on the door welcoming you to *CU Service Centers*.

We want to make doing business with Statewide as convenient as possible, and *CU Service Centers*



give you convenience on a large scale. For a complete directory of the over 3,900 *CU Service Center* locations across the country (41 in Mississippi!) and their hours of operation, visit www.cuswirl.com.

We've got you surrounded...with convenience!

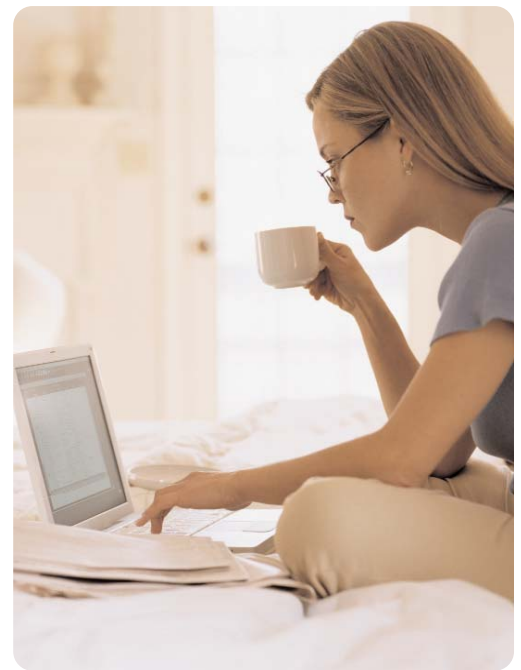
Statewide's Home Banking and Bill-Pay Services

We haven't mentioned our *e*Br@nch* home banking service in a while. Statewide first offered this service over ten years ago, and it's easily one of the most successful services we've ever made available to our members. We currently have over 4,000 members using *e*Br@nch*, with more signing on every day!

Why has *e*Br@nch* been so successful? It's simple. (No, that's the reason it's been successful - it is extremely simple and easy to use!) Any place you have internet access, you can access your Statewide accounts, including the ones on which you're joint owner. Check your balances, see which checks or

deposits have cleared, transfer money between your accounts, even request a check withdrawal! And all for free! But there's more...

The most powerful part of *e*Br@nch* is our *e*P@y* electronic bill-payment service. *e*P@y* allows you to pay (and receive, in many cases) any bill without you having to write a check, address an envelope, or even walk to the mailbox! Just a few clicks and your bills are paid directly from your Statewide checking account, on time and guaranteed. *e*P@y* is your "green" alternative, since it saves so much energy, paper, and time in handling your bill payments. And, like *e*Br@nch*,



*e*P@y* is free!

No sense in putting it off any longer - join the electronic revolution now by using *e*Br@nch*. You'll wonder how you ever lived without it!



Enterprise Car Sale a Smashing Success - More to Come!

Our Enterprise Car Sale this past October was a super event for our members. We had a huge turnout for the sale of pre-owned certified autos and trucks from Enterprise's rental fleet. Enterprise sold more than 40 vehicles during the three-day sale! That's a great number,

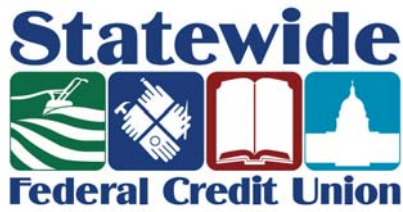
especially since we have not had an event of this type in a long time.

We're working with Enterprise to have another sale in the spring of 2010. We don't have any exact dates yet, but be sure to watch our website and your email for details - you don't want to miss this sale, especially if you're looking for a quality used vehicle. (This might be the perfect opportunity if you're buying a vehicle for that graduating senior.)

Statewide's 61st Annual Meeting

On Thursday, February 25, 2010, Statewide members will convene for the 61st Annual Business Meeting. This is the opportunity for you, as a member, to exercise your ownership rights by voting for a slate of candidates for the Board of Directors, as well as being informed about the operation of your member-owned financial institution.

This year's meeting will be at the Holiday Inn Express in Pearl, behind the Bass Pro Shop and Trustmark Park. Registration begins at 2:00 PM, with the Business Meeting starting at 3:00 PM. We'll have refreshments, and drawings for door prizes, as well as the opportunity to visit with old friends. We look forward to seeing you there!



Locations to Serve You

Flowood Office

295 East Layfair Drive
Flowood, MS 39232
Phone: (601) 420-5535
Toll-Free: (800) 682-6426

Hours:

8:15 a.m. - 4:45 p.m.
Monday - Friday
(Drive-up open until
6:00 p.m. on Fridays)

Starkville Office

333 Highway 12 West
Starkville, MS 39759
Phone: (662) 323-5020
Toll-Free: (800) 545-9677

Hours:

8:15 a.m. - 4:45 p.m.,
Monday - Friday
(Drive-up open until
6:00 p.m. on Fridays)

Cleveland Office

117 Commerce Avenue
Cleveland, MS 38732
Phone: (662) 843-7370
Toll-Free: (866) 477-4539

Hours:

8:15 a.m. - 4:45 p.m.,
Monday - Friday

TellerPhone

Free 24-hour automated information
(800) 553-8890

e*Br@nch

Location: Your PC
Address: www.statewidefcu.org
Hours: 24 hours a day,
7 days a week,
365 days a year.

HOLIDAYS

January 18 - Martin Luther King Day
February 15 - President's Day



Visit www.cu24.com for the free *Credit Union 24* or *CU Here* ATM nearest you!

STATEWIDE CLOSINGS

All Statewide Federal Credit Union offices will be closed on the *third Tuesday* of each month from 8:00 a.m. - 9:00 a.m. for staff meetings.

STUDENT LOANS

Student Loans are available through Statewide Federal Credit Union at any institution that offers a student loan program. Our Lender ID Number is 814671. Just tell your financial aid counselor that you want to use Statewide Federal Credit Union as your lender of choice, and we'll take care of the rest!

NOTICE

Communique is an official publication of Statewide Federal Credit Union. This newsletter serves as an official notice to the credit union membership of all matters contained within.

BENEFITS of Membership in Statewide Federal Credit Union

Do you realize the number of products and services you have available to you as a member of Statewide FCU?

Checking Account

- No Monthly Fee
- No minimum balance
- No per-check fee
- Overdraft protection

VISA Debit/ATM Card

- FREE with your Statewide FCU checking account

e*Br@nch

- e*P@y
- Home Banking
- e*St@tements
- Online Check Images

TellerPhone

- Audio Response

CU 24 ATM Network

CU Here ATM Network

Credit Union Service Center Network

Savings & Investments:

- Share Accounts
- Investment Management Accounts
- Share Certificates
- Christmas Club Accounts
- Members' Financial Network

Loans and Credit Cards:

- Signature Lines of Credit
- Share Secured Loans
- Certificate Secured Loans
- Student Loans
- New & Used Vehicle Loans
 - Automobiles
 - Boats
 - RV's
 - Motorcycles
- Mortgage Loans
- Home Equity Lines of Credit
- VISA Platinum Credit Cards

Contact member services at one of our branches or visit our website at www.statewidefcu.org for more information.