

# MORGANTOWN AES FEDERAL CREDIT UNION

[WWW.AESFCU.COM](http://WWW.AESFCU.COM)

MEMBERSHIP HAS IT'S PRIVILEGES

DECEMBER 2009

**MAIN OFFICE INFORMATION:** 1133 Van Voorhis Road, Morgantown, WV 26505

Phone: (304) 599-9600 / Fax: (304) 599-1300 / Toll Free: 1-888-599-9606 / Audio Teller: (304) 599-4800

**LOBBY HOURS: Monday - Friday: 8:00 a.m. – 4:00 p.m. / CLOSED on SATURDAY**

**DRIVE THRU HOURS: Monday - Friday: 7:30 a.m. - 5:00 p.m. / SATURDAY: 9:00 a.m. - Noon**

**NETL OFFICE INFORMATION:** Phone: (304) 285-1330 / Fax: (304) 285-0901

Hours: Monday - Friday, 8:00 a.m. – 4:00 p.m. / Closed for Lunch, 12:30 p.m. - 1:00 p.m.

**NIOSH OFFICE INFORMATION:** Phone: (304) 285-6224 / Fax: (304) 285-6230

Hours: Mon - Thurs, 8:00 a.m. – Noon. / Friday - 8:00 a.m. - 2:00 p.m. Closed for Lunch 12:30 p.m. - 1:00 p.m.



**NEW Coinstar® Machine  
NO FEE for Members**

We all have it. Loose change. It accumulates in our pockets, purses, dresser drawers, between sofa cushions, and in coin jars.

If you're like most people about 80 percent of American households you accumulate change. In fact, the latest estimates indicate that \$10.5 billion in change is sitting idle in American homes –that's nearly \$100 per household. Coinstar, Inc., the coin counting experts, estimate that nearly a quarter of households that accumulate change do nothing with it. And those that do may find it a tedious chore to wrap and roll their coin. But now, members of Morgantown AES FCU can go to our main office located at 1133 Van Voorhis Rd, Morgantown to have their change efficiently counted at the Coinstar® Machine . There is no fee to use the machine. Coinstar is fast and easy to use. Members simply pour their loose, unsorted change into the machine and it counts 600 coins per minute. The display will provide a running total by coin denomination and when completed, users take their voucher to a Member Service Rep to be converted to cash or deposit.



**SNOWED UNDER  
BY YOUR BILLS??**

**WE CAN HELP YOU GET OUT  
OF DEBT BY  
CONSOLIDATING YOUR BILLS.  
AND PAYING OFF THOSE HIGH INTEREST  
CREDIT CARDS.**

**Our VISA Credit Card has a 9.75 % APR  
FIXED RATE with No Annual Fee, No  
Cash Advance Fee, and No Late  
Payment Fee  
Apply today!!!**

**CUNA MUTUAL INSURANCE  
LOAN PROTECTION AND LIFE SAVINGS  
NOTICE**

Effective January 31, 2010, all coverage provided by the Loan Protection Policy will be canceled. Please destroy any CUNA Mutual Loan Protection Certificate of Insurance previously given to you at that time.

We have taken steps to make quality alternative insurance protection available to you with MEMBER'S CHOICE™ Credit Life Insurance.

To make the transition to MEMBER'S CHOICE™ Credit Life Insurance as easy and as simple as possible, we have arranged with CUNA Mutual Group for a 30-day open enrollment period for the new service. Prior to March 3, 2010, you may complete an application for the MEMBER'S CHOICE™ Credit Life Insurance for an existing loan without providing proof of insurability. Please call 1-888-599-9606 for an application. For new and refinanced loans made on and after February 1, 2010, no proof of insurability is required if an application for coverage is applied for within 30 days after the date of the loan.

We are also revising our Life Savings Insurance program, the term life insurance that we've made available at no cost to our members. New deposits will no longer be eligible for Life Savings Insurance starting on February 1, 2010.

**IMPORTANT:** This change does not affect your existing Life Savings Insurance coverage on eligible deposits made before February 1, 2010. Those deposits will remain eligible so long as they stay on deposit continuously. But you'll want to keep in mind that, because the Life Savings Insurance group policy is offered at the discretion of the credit union, it should not be regarded as permanent insurance.

Any CUNA Mutual Life Savings Certificate of Insurance you may have is valid only for eligible deposits made prior to February 1, 2010. The maximum total balance eligible for Life Savings Insurance is \$4,000.

We understand that you may now want to consider other protection to replace and/or supplement your Life Savings Insurance. That's why we've asked CUNA Mutual to make a variety of group term and whole life insurance plans available to our members. You can call Members Financial Services at 1-800-356-6006 to discuss your options with one of CUNA Mutual's knowledgeable, licensed representatives conveniently and confidentially, with no cost or obligation.

If you have any questions, please contact our credit union office at 1-888-599-9606.

**TAX TIME AGAIN! / 1099 FORMS**

Members 1099 Interest forms for 2009 will be included in your December 2009 Statement mailing. Get your refund check faster through direct deposit. It is quicker, safer and easier. Simply include your Credit Union routing number (251579050) and your 3 or 4 digit account number on your 1040 form. Make sure you mark savings or checking. If you mark checking, include all ten digits of your account number. Tax forms are available on the web at [www.irs.gov](http://www.irs.gov). If you don't have access to the internet, contact the credit union office and we can print them for you. To check on the status of your tax return you can call the IRS through TeleTax refund at 1-800-829-4477. Wondering what to do with your tax refund? How about earning more money by purchasing one of our share certificates. **Our Certificate rates are:**

Term	Min. Deposit	APR	APY	Term	Min. Deposit	APR	APY
6 Mth	\$500	1.00%	1.002%	12 Mth	\$1,000	1.25%	1.256%
24 Mth	\$1,000	1.50%	1.508%	36 Mth	\$1,000	1.75%	1.762%

**VISA CREDIT CARD**

-no annual fee - no cash advance fee -

-fixed RATE of **9.75% APR**

applies to purchases and cash advances

**SIGNATURE LOANS**

*\*amount you can borrow depends on gross monthly income & credit score\**

**RATE - 8.5% APR**

**NEW VEHICLE/MOTORCYCLE**

Finance up to 100% of Sticker price  
Plus tax, title, and fees

**TERM RATE**

36 to 66 months **4.5% APR**

(if financing more than \$20,000)

72 months **4.5% APR**

(if financing more then \$40,000)

84 months **4.5% APR**

**USED VEHICLE/MOTORCYCLE**

Finance up to 100% of NADA Retail  
(50% of NADA Retail if reconstructed)

**RATE - 5.0% APR**

**YEAR TERM**

2009-2008 - 60 mths / 2007-2005 - 54 mths

2004-2002 - 48 mths / 2001-1999 - 36 mths

1998 - Older 24 mths

**NEW REC. VEHICLES & BOATS**

Plus tax, title, and fees

Finance 100% of sticker price

**TERM RATE**

12 - 72 months **4.5% APR**

73 - 120 months **7.0% APR**

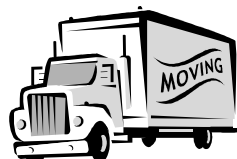
**USED REC. VEHICLES & BOATS**

Finance 100% of NADA Retail

**TERM RATE**

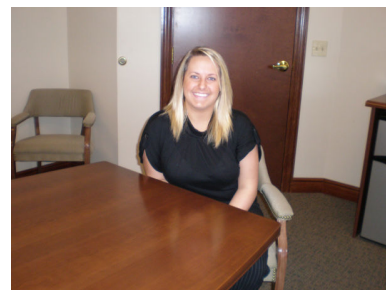
12 - 60 months **5.0% APR**

61 - 120 months **7.75% APR**



**HAVE YOU MOVED OR PLAN ON MOVING???**

Don't forget to contact the Credit Union and update your address and your primary contact number. This will ensure that you receive any correspondence in a timely manner. If you have a PO Box, please bring a utility bill to the Credit Union office to show your physical address, a copy will be kept in your file.



**Megan Walden**

**Joins Credit Union Staff**

The Credit Union is pleased to announce the hiring of Megan Walden to the position of Member Service Representative. Megan is from Charleston WV and is currently a full-time WVU student. She began working at the Credit Union main office on September 24, 2009, Stop by and welcome Megan to our Credit Union family.

**WELCOME MEGAN!!**

**2010**

**HOLIDAY CLOSINGS**

**Friday, January 1, 2010**

*New Year's Day*

**Monday, January 18, 2010**

*Martin Luther King Jr.*

**Monday, February 15, 2010**

*President's Day*

**Monday May 31, 2010**

*Memorial Day*

**Monday, July 5, 2010**

*Independence Day observed*

**Monday, September 6, 2010**

*Labor Day*

**Monday, October 11, 2010**

*Columbus Day*

**Thursday, November 11, 2010**

*Veterans Day*

**Thursday, November 25, 2010**

*Thanksgiving Day*

**Friday, December 24, 2010**

*Christmas Day Observed*

**SHARES**

**APR**

**APY**

\$5.00 - \$99.99

.00%

.000%

\$100 - Over

.50%

.501%

**SHARE DRAFTS**

**APR**

**APY**

\$100 - OVER

.50%

.501%

**VACATION CLUB**

**APR**

**APY**

\$100 - OVER

.50%

.501%

**CHRISTMAS CLUB**

**APR**

**APY**

\$100 - OVER

.50%

.501%

**SHARE CERTIFICATES**

**DEP.**

**TERM**

**APR**

**APY**

\$500

6 MONTH

1.000%

1.002%

\$1,000

12 MONTH

1.250%

1.256%

\$1,000

24 MONTH

1.500%

1.508%

\$1,000

36 MONTH

1.750%

1.762%

**REPORT LOST/STOLEN**

**Visa Check/Debit Card:**

**1-800-523-4175**

**REPORT LOST/STOLEN**

**Visa Credit Card:**

**1-800-808-7230**