

# MORGANTOWN AES FEDERAL CREDIT UNION

NEWSLETTER

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

DECEMBER 2006



## Enhanced Online Account Security

We are pleased to announce the release of important new security features for our Flex Teller online account access. These changes are part of an ongoing effort by us to ensure compliance with federal regulation and to provide the highest level of protection to you against identity theft and fraud. When you sign on to the Flex Teller site, you will be asked to set-up your account for this new security feature. You will be shown several rows of images, you need to select only **ONE** of the images. After you pick your image you will need to log back in and re-select the image. Only you know what the image is and you will be required to select this image each time you get into the Flex Teller. Please contact us if you have any questions regarding the set-up process.



## TAX TIME AGAIN!!

Get your refund check faster through Direct Deposit. It is quicker, safer and easier. Simply include our routing number (251579050), your account number, plus check digit on your 1040 form. If you are unsure what numbers to input on the form, give us a call.

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 the form for you. To check on the status of your tax return you can call the IRS through TeleTax refund at 800-829-4477.

## A NEW EMPLOYEE TO OUR CREDIT UNION FAMILY

The Credit Union is pleased to announce the hiring of Ruth Gaither. Ruth will be working as a Member Service Representative at our main office.

Ruth is from Morgantown and began working at the credit union on September 19th. Stop in and welcome Ruth to our Credit Union Family.

**WELCOME RUTH!!**



## DO YOU HAVE HOLIDAY DEBIT?

Or WORSE, do you have  
Holiday debt on

## HIGH INTEREST RATE CREDIT CARDS?

Then consolidate your debt or transfer those high interest rate credit cards to a **MORGANTOWN AES FCU VISA CREDIT CARD.**

our features include:

**FIXED RATE OF  
9.75 % APR**

**No Annual Fee**

**No Cash Advance Fee**

**No Late Payment Fee**

If you don't have a Visa credit card with us  
apply today!!!



## SHARE DRAFT/CHECKING ACCOUNT CONVERSION UPDATE!!

As some of you know, we have experienced processing delays in mailing out the replacement box of checks to members that have share drafts with the old Routing and Transit number. We would like to apologize for the delays. The new routing and transit (R&T) number was converted in our Liberty check ordering system in August 2006. Members can order new checks with the new R&T number by calling the credit union main office. You will not be able to order them online. If you do not order your checks with us through Liberty, we recommend that you re-order only one box of checks through your current check ordering company. Members who have checks with the old R&T number will still be getting one box of replacement checks. We do not know at this time when they will be mailed. Keep check our website for updated information. If you need the information before then, please call the Credit Union office and a Member Service Rep. will be glad to help you. Remember members who get canceled checks back will no longer receive these once you start using checks with the new R&T number on them. However, if at any time you need a copy of a draft we will be able to print one for you at the credit union office. If you have any questions, please call the Credit Union office.



## PAYROLL DIRECT DEPOSIT

Remember to contact the Credit Union if your setting up a payroll direct deposit to your account. Double check your account number and routing number (251579050) to make sure you use the correct information. This will help insure less errors and save time.



**Don't get taken  
for a ride.**

We are pleased to announce the offering of AutoCheck to our members. AutoCheck can take the worry out of purchasing a used vehicle. Buying a used car can save you money. However, the fear of buying a pre-owned vehicle is often associated with the hidden problems that these cars can mask. An AutoCheck vehicle history

report can help to uncover previous issues that can affect the vehicles safety and value. An AutoCheck vehicle history report can show some of the following: Salvage, reconstruction, water, hail, or fire damage, lemon, manufacturer buy back, taxi usage, foreign registrations and odometer problems like rollbacks. AutoCheck is the vehicle history choice of many Certified Pre-owned Vehicle programs. AutoCheck provides vehicle history reports on 95% of the vehicles sold at auto auctions. The cost of an AutoCheck summary report is \$4.00 per vehicle and the cost of a AutoCheck detail report is \$9.00 per vehicle. If a member finances the loan through us, AutoCheck reports are free. So be sure to AutoCheck before purchasing your next pre-owned vehicle.

**IMPORTANT CONTACT  
INFORMATION**

**MAIN OFFICE**  
**1212 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**  
**Email: drice@citynet.net**  
**Hours: Monday & Friday**  
**8:00 a.m. - 5:00 p.m.**  
**Hours: Tuesday - Thursday**  
**8:00 a.m. - 4:00 p.m.**

**NETL OFFICE**

**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**

**Phone: (304) 285-6224**  
**Fax: (304) 285-6235**  
**Hours: Monday - Friday**  
**8:00 a.m. - 4:00 p.m.**  
**Closed for Lunch**  
**12:30 p.m. - 1:00 p.m.**

**REPORT LOST**

**STOLEN CARDS**

**Visa Credit Card:**  
**1-800-808-7230**

**Visa Check/Debit Card:**  
**1-800-523-4175**

**\*ALL RATES ARE SUBJECT TO CHANGE WITHOUT PRIOR NOTICE\***  
**SHARE RATES**

<u>SHARES</u>	<u>APR</u>	<u>APY</u>
\$100 - \$5,000	.75%	.752%
\$5,000 - \$15,000	1.00%	1.004%
\$15,000 - \$25,000	1.25%	1.256%
\$25,000 - \$50,000	1.50%	1.508%
\$50,000 - \$75,000	1.75%	1.762%
\$75,000 - OVER	2.00%	2.015%
<u>SHARE DRAFTS</u>	<u>APR</u>	<u>APY</u>
\$100 - OVER	.50%	.501%
<u>VACATION CLUB</u>	<u>APR</u>	<u>APY</u>
\$100 - OVER	.50%	.501%
<u>CHRISTMAS CLUB</u>	<u>APR</u>	<u>APY</u>
\$100 - OVER	.50%	.501%

**REMAINING**

**2007 HOLIDAY CLOSINGS**

- Monday, January 15, 2007**  
Martin Luther King Day
- Monday, February 19, 2007**  
President's Day
- Monday, May 28, 2007**  
Memorial Day
- Wednesday, July 4, 2007**  
Independence Day
- Monday, September 3, 2007**  
Labor Day
- Monday, October 8, 2007**  
Columbus Day
- Monday, November 12, 2007**  
Veterans Day
- Thursday, November 22, 2007**  
Thanksgiving Day
- Tuesday, December 25, 2007**  
Christmas Day

**LOAN RATES**

**NEW VEHICLE /MOTORCYCLE**

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

Term	Rate
36 months	6.00% APR
48 months	6.25% APR
60 months	6.50% APR
66 months	6.75% APR
(financing more than \$20,000.00)	
72 months	7.00% APR

**USED VEHICLE /MOTORCYCLE**

Finance up to 100% of NADA Retail  

Year	Term	Rate
2006-2005	60 months	7.00% APR
2004-2002	54 months	7.25% APR
2001-1999	48 months	8.00% APR
1998-1996	36 months	8.50% APR
(50% of NADA retail if reconstructed)		

**NEW REC. VEHICLES & BOATS**

**Plus tax, title, and fees**  
Finance 100% of sticker price  

Term	Rate
12 - 72 months	New Car Rates
73 - 120 months	8.00% APR

**USED REC. VEHICLES & BOATS**

Finance 100% of NADA Retail  

Term	Rate
12 - 60 months	Used Car Rates
61 - 120 months	8.75% APR



**MOVED OR  
CHANGED  
JOBS??**

Don't forget to contact the Credit Union and update your address and phone number. This will ensure that you will receive any correspondence in a timely manner. If you have a PO box, please bring us a copy of a utility bill to show your physical address for your file.