

# MORGANTOWN AES FEDERAL CREDIT UNION

QUARTERLY NEWSLETTER

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

December 2007

**Now Open Saturdays - 9:00 a.m. - NOON.**  
Morgantown AES FCU Main office, located at 1212 Van Voorhis Road



## PHONE SYSTEM!

The Credit Union is pleased to announce we now have an updated phone system. The new system will make the main office more efficient for the member service representatives in handling phone calls, and will be more convenient for our members when calling the Credit Union. Members will be able to have direct access to member service, accounting, assistant manager, and the manager. Each area also has their own voice mail. The new system called the Audio Attendant is an audio response system that has four selections to choose from. When you call the credit union you will hear the following options:

**\* Press 1 for Member Service**

Use this option for general questions on your account, to make transfers, cover overdrafts, apply for a loan etc. You can reach Kathy Anderson, Sally Strobe, or Petra Thornton with this option.

**\* Press 2 for Karen Mason**

Use this option to speak directly to Karen Mason. Karen's direct number is (304)554-3380.

**\* Press 3 for Patty Weimer**

Use this option to speak directly to Patty Weimer or if you have a question about your loan decision. Patty's direct number is (304)554-3390.

**\* Press 4 for David Rice**

Use this option to speak directly to David Rice or if you have a question about your loan decision. David's direct number is (304)554-3370.

## **ATTENTION MEMBERS!!!!**

### **INCREASE IN**

### **NONSUFFICIENT FUND FEE!**

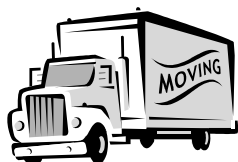


Effective March 1, 2008 Morgantown AES Federal Credit Union's nonsufficient fund fee will increase to \$25.00 per item. Nonsufficient funds means you didn't have enough money to cover a transaction against your account. Having nonsufficient funds now and then could be a fluke. But if it's more than an occasional event, examine your spending habits. Start by keeping a balanced checkbook; being diligent in recording debit card, ATM transactions, and any automatic payments. If you don't have the money in your account then don't have it withdrawn. Tools that we offer that can assist you in balancing is the Flex Teller and Audio Response. Flex Teller is our online banking service and Audio Response is our phone transaction service. If you don't have these services, then sign up today.



## SHARE DRAFT/CHECKING CONVERSION UPDATE!!

All members should be using share drafts with the correct routing number (251579050). If for some reason you haven't updated or received your box of new checks from the Credit Union you need to contact us immediately. The checks with the old routing number will no longer clear your account, they will be returned!! Old routing number (0919019721)



## **MOVED OR CHANGED JOBS??**

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.

## **DO YOU HAVE HOLIDAY DEBT??**

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.**



**FIXED RATE = 9.75% APR, NO ANNUAL FEE, NO CASH ADVANCE FEE, AND NO LATE PAYMENT FEE**

**TAX TIME AGAIN!**



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. Tax forms are available on the web at 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 Tele-Tax refund at 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	Minimum Deposit	APR	APY	Term	Minimum Deposit	APR	APY
6 Mth	\$500	3.35%	3.378%	12 Mth	\$1,000	3.75%	3.803%
24 Mth	\$1,000	4.00%	4.060%	36 Mth	\$1,000	3.75%	3.803%
12 Mth Special	\$1,000	4.75%	4.835%				

IMPORTANT CONTACT INFORMATION	SHARE RATES	LOAN RATES
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**\*ALL RATES ARE SUBJECT TO CHANGE WITHOUT PRIOR NOTICE\***

**MAIN OFFICE INFORMATION**

**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  
Hours: Monday & Friday  
8:00 a.m. - 5:00 p.m.  
Hours: Tuesday - Thursday  
8:00 a.m.— 4:00 p.m.  
Hours: 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) 285-6235  
Hours: Monday - Friday  
8:00 a.m. - 4:00 p.m.  
Closed for Lunch  
12:30 p.m. - 1:00 p.m.**

**SHARES**

SHARES	APR	APY
\$5.00 - \$99.99	.00%	.000%
\$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%

**SHARE DRAFTS**

SHARE DRAFTS	APR	APY
\$100 - OVER	.50%	.501%

**VACATION CLUB**

VACATION CLUB	APR	APY
\$100 - OVER	.50%	.501%

**CHRISTMAS CLUB**

CHRISTMAS CLUB	APR	APY
\$100 - OVER	.50%	.501%

**SHARE CERTIFICATES**

DEP.	TERM	APR	APY
\$500	6 MONTH	3.350%	3.378%
\$1,000	12 MONTH	3.750%	3.803%
\$1,000	24 MONTH	4.000%	4.060%
\$1,000	36 MONTH	3.750%	3.803%

**SHARE CERTIFICATE SPECIAL**

DEP.	TERM	APR	APY
\$1,000	12 MONTH	4.750%	4.835%

**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 credit score \***

**Rate = 12.5% APR**

**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
2007-2006	60 months	7.00% APR
2005-2003	54 months	7.25% APR
2002-2000	48 months	8.00% APR
1999-1997	36 months	8.50% APR
(50% of NADA retail if reconstructed)		

**NEW REC. VEHICLES & BOATS**

Finance 100% of sticker price

**Plus tax, title, and fees**

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

**REPORT LOST/STOLEN CARDS**

**Visa Credit Card:  
1-800-808-7230  
Visa Check/Debit Card:  
1-800-523-4175**

**2008**

**HOLIDAY CLOSINGS**

Monday, Jan. 21st - Martin Luther King JR Day  
Monday, Feb. 18th - Presidents Day  
Monday, May 26th - Memorial Day  
Friday, July 4th - Independence Day  
Monday, Sept. 1st - Labor Day  
Monday, Oct. 13th - Columbus Day  
Tuesday, Nov. 11th - Veterans Day  
Thursday, Nov. 27th - Thanksgiving Day  
Thursday, Dec. 25th - Christmas Day