

# MORGANTOWN AES FEDERAL CREDIT UNION

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

MEMBERSHIP HAS IT'S PRIVILEGES

DECEMBER 2008

## Open Saturday - Saturday Hours

Morgantown AES FCU main office, located at 1212 Van Voorhis Rd,  
will be open on **Saturdays from 9:00 a.m. – Noon**

Visit our web site for more updates and information about your Credit Union [WWW.AESFCU.COM](http://WWW.AESFCU.COM)

### MAIN OFFICE BUILDING UPDATE



We are on schedule for our main office to be completed in March 2009. Our new main office will give members greater access and new services. Some of those services include an expanded handicapped accessible teller area, member parking, drive thru, ATM, and night deposit. The building was designed by Lee Gustafson & Associates/Thrasher Engineering Inc. and is being built by Veritas Contracting. Stay tuned for further updates.

### NIOSH ATM MACHINE UPDATE



As you know, we have experienced some delays in getting the ATM up and running at our NIOSH branch. Those issues have been resolved and testing on the machine will occur in early January. We plan on having the machine up and running in February 2009. Stay tuned for further updates.



### SHARE & SHARE CERTIFICATE SECURED LOANS!

**5.75% APR**

#### What's a share or share certificate secured loan?

A share or share certificate secured loan is a loan that is guaranteed by the funds in your shares (savings) or share certificate (CD). You can borrow up to the maximum amount that is in your shares or certificate account. The funds are held as collateral until the loan is paid in full. During the time the funds are held a dividend is still being earned at the current share rate or designated certificate rate. Each time a payment is made on the loan, those funds are released. It is a great way to let your money work for you.

Apply today!!!



**GO GREEN! SAVE PAPER!  
HELP US GO GREEN AND  
SAVE OUR PLANET!!**

**HOW?**

Sign-up for Online-statements!! We will notify you via e-mail when statements are available to you. Instead of receiving the statement in the mail, which could take up to 5 business days, it will be available the 1st day of the new month. All you will need to do is log into your account using our Flex Teller online banking to view your current and past statements. If you have any questions or trouble balancing last months statement, just click on the month to view that statement. Sign up for on-line banking and online-statements today and help the Credit Union

**G O G R E E N ! ! !**

For more information about going green visit [WWW.GREENLIVINGTIPS.COM](http://WWW.GREENLIVINGTIPS.COM)

### HOLIDAY DEBT?



THE CREDIT UNION  
CAN HELP YOU CONSOLIDATE YOUR BILLS.

OUR VISA CREDIT CARD HAS A LOW RATE OF

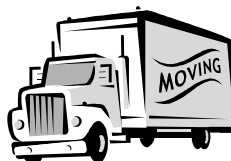
**9.75 % APR**

**OTHER FEATURES INCLUDE:**

\*Fixed rate \*No annual fee

\*No cash advance fee \*No late payment fee

**Apply today!!!**



**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.

**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. 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 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	2.50%	2.516%	12 Mth	\$1,000	2.50%	2.524%
24 Mth	\$1,000	3.00%	3.034%	36 Mth	\$1,000	3.50%	3.546%

IMPORTANT CONTACT	SHARE RATES		LOAN RATES																																											
*ALL RATES ARE SUBJECT TO CHANGE WITHOUT PRIOR NOTICE*																																														
<p><b><u>MAIN OFFICE INFORMATION</u></b></p> <p><b>1212 Van Voorhis Road</b>  <b>Morgantown, WV 26505</b>  <b>Phone: (304) 599-9600</b>  <b>Fax: (304) 599-1300</b>  <b>Toll Free: 1-888-599-9606</b>  <b>Audio Teller: (304) 599-4800</b>  <b>Hours: Monday &amp; Friday</b>  <b>8:00 a.m. - 5:00 p.m.</b>  <b>Hours: Tuesday - Thursday</b>  <b>8:00 a.m.— 4:00 p.m.</b>  <u><b>Hours: Saturday</b></u>  <u><b>9:00 a.m.— Noon</b></u></p> <p><b><u>NETL OFFICE INFORMATION</u></b></p> <p><b>Phone: (304) 285-1330</b>  <b>Fax: (304) 285-0901</b>  <b>Hours: Monday - Friday</b>  <b>8:00 a.m. - 4:00 p.m.</b>  <b>Closed for Lunch</b>  <b>12:30 p.m. - 1:00 p.m.</b></p> <p><b><u>NIOSH OFFICE INFORMATION</u></b></p> <p><b>Phone: (304) 285-6224</b>  <b>Fax: (304) 285-6230</b>  <b>Hours: Monday - Friday</b>  <b>8:00 a.m. - 4:00 p.m.</b>  <b>Closed for Lunch</b>  <b>12:30 p.m. - 1:00 p.m.</b></p>	<p><b><u>SHARES</u></b></p> <p>\$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%</p>	<p><b><u>VISA CREDIT CARD</u></b></p> <p>-no annual fee - no cash advance fee -            -fixed rate of <b>9.75% APR</b> applies to purchases and cash advances</p> <p><b><u>SIGNATURE LOANS</u></b></p> <p><i>*amount you can borrow depends on credit score*</i>  <b>Rate - 12.5% APR</b></p> <p><b><u>NEW VEHICLE/MOTORCYCLE</u></b></p> <p>Finance up to 100% of Sticker price  <b>Plus tax, title, and fees</b></p> <table border="1"> <thead> <tr> <th>TERM</th> <th>RATE</th> </tr> </thead> <tbody> <tr> <td>36 to 66 months</td> <td><b>5% APR</b></td> </tr> <tr> <td colspan="2">(financing more than \$20,000.00)</td> </tr> <tr> <td>72 months</td> <td><b>5% APR</b></td> </tr> <tr> <td colspan="2">(financing more then \$40,000.00).</td> </tr> <tr> <td>84 months</td> <td><b>5% APR</b></td> </tr> </tbody> </table>	TERM	RATE	36 to 66 months	<b>5% APR</b>	(financing more than \$20,000.00)		72 months	<b>5% APR</b>	(financing more then \$40,000.00).		84 months	<b>5% APR</b>																																
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<p><b><u>REPORT LOST/STOLEN CARDS</u></b></p> <p><b>Visa Credit Card:</b>  <b>1-800-808-7230</b>  <b>Visa Check/Debit Card:</b>  <b>1-800-523-4175</b></p>	<p><b><u>SHARE DRAFTS</u></b>    <b><u>APR</u></b>    <b><u>APY</u></b></p> <p>\$100 - OVER .50% .501%</p> <p><b><u>VACATION CLUB</u></b>    <b><u>APR</u></b>    <b><u>APY</u></b></p> <p>\$100 - OVER .50% .501%</p> <p><b><u>CHRISTMAS CLUB</u></b>    <b><u>APR</u></b>    <b><u>APY</u></b></p> <p>\$100 - OVER .50% .501%</p> <p><b><u>SHARE CERTIFICATES</u></b></p> <table border="1"> <thead> <tr> <th>DEP.</th> <th>TERM</th> <th>APR</th> <th>APY</th> </tr> </thead> <tbody> <tr> <td>\$500</td> <td>6 MONTH</td> <td><b>2.500%</b></td> <td>2.516%</td> </tr> <tr> <td>\$1,000</td> <td>12 MONTH</td> <td><b>2.500%</b></td> <td>2.524%</td> </tr> <tr> <td>\$1,000</td> <td>24 MONTH</td> <td><b>3.000%</b></td> <td>3.034%</td> </tr> <tr> <td>\$1,000</td> <td>36 MONTH</td> <td><b>3.500%</b></td> <td>3.546%</td> </tr> </tbody> </table>	DEP.	TERM	APR	APY	\$500	6 MONTH	<b>2.500%</b>	2.516%	\$1,000	12 MONTH	<b>2.500%</b>	2.524%	\$1,000	24 MONTH	<b>3.000%</b>	3.034%	\$1,000	36 MONTH	<b>3.500%</b>	3.546%	<p><b><u>USED VEHICLE/MOTORCYCLE</u></b></p> <p>Finance up to 100% of NADA Retail (50% of NADA Retail if reconstructed)</p> <table border="1"> <thead> <tr> <th>YEAR</th> <th>TERM</th> <th>RATE</th> </tr> </thead> <tbody> <tr> <td>2008-2007</td> <td>60 months</td> <td><b>6% APR</b></td> </tr> <tr> <td>2006-2004</td> <td>54 months</td> <td><b>6% APR</b></td> </tr> <tr> <td>2003-2001</td> <td>48 months</td> <td><b>6% APR</b></td> </tr> <tr> <td>2000-1998</td> <td>36 months</td> <td><b>6% APR</b></td> </tr> <tr> <td>1997 - Older</td> <td>24 months</td> <td><b>6% APR</b></td> </tr> </tbody> </table> <p><b><u>NEW REC. VEHICLES &amp; BOATS</u></b></p> <p><b>Plus tax, title, and fees</b></p> <p>Finance 100% of sticker price</p> <table border="1"> <thead> <tr> <th>TERM</th> <th>RATE</th> </tr> </thead> <tbody> <tr> <td>12 - 72 months</td> <td><b>5% APR</b></td> </tr> <tr> <td>73 - 120 months</td> <td><b>7% APR</b></td> </tr> </tbody> </table>	YEAR	TERM	RATE	2008-2007	60 months	<b>6% APR</b>	2006-2004	54 months	<b>6% APR</b>	2003-2001	48 months	<b>6% APR</b>	2000-1998	36 months	<b>6% APR</b>	1997 - Older	24 months	<b>6% APR</b>	TERM	RATE	12 - 72 months	<b>5% APR</b>	73 - 120 months	<b>7% APR</b>
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	<p><b><u>2009</u></b></p> <p><b><u>HOLIDAY CLOSINGS</u></b></p> <p>Thursday, January 1, 2009            New Year's Day  <b>Monday, January 19, 2009</b>            Martin Luther King Jr  <b>Monday, February 16, 2009</b>            President's Day  <b>Monday, May 25, 2009</b>            Memorial Day  <b>Friday, July 03, 2009</b>            Independence Day Observed  <b>Monday, September 7, 2009</b>            Labor Day  <b>Monday, October 12, 2009</b>            Columbus Day  <b>Wednesday, November 11, 2009</b>            Veterans Day  <b>Thursday, November 26, 2009</b>            Thanksgiving Day  <b>Friday, December 25, 2009</b>            Christmas Day</p>	<p><b><u>USED REC. VEHICLES &amp; BOATS</u></b></p> <p>Finance 100% of NADA Retail</p> <table border="1"> <thead> <tr> <th>TERM</th> <th>RATE</th> </tr> </thead> <tbody> <tr> <td>12 - 60 months</td> <td><b>6% APR</b></td> </tr> <tr> <td>61 - 120 months</td> <td><b>7.75% APR</b></td> </tr> </tbody> </table>	TERM	RATE	12 - 60 months	<b>6% APR</b>	61 - 120 months	<b>7.75% APR</b>																																						
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