



# MORGANTOWN AES FEDERAL CREDIT UNION

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

MEMBERSHIP HAS IT'S PRIVILEGES

DECEMBER 2011

**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 day—Friday , 8:00 a.m.—4:00 p.m. / Closed for Lunch 12:30 p.m. - 1:00 p.m.

## FOR SALE!!! FOR SALE!!! FOR SALE!!!



**NADA RETAIL VALUE**

**\$35,825**

**SALE PRICE**

**\$30,000**

**2010 DODGE CHALLENGER**

SRT / 2D / V8 / NAVIGATION  
LEATHER SEATS / SUNROOF  
34,000 MILES



**NADA RETAIL VALUE**

**\$11,163**

**SALE PRICE**

**\$8,500**

**2001 FORD MUSTA NG**

CONVERTIBLE / 2D / GT / V8  
LEATHER SEATS  
MACH STEREO  
45,000 MILES



**NADA RETAIL VALUE**

**\$21,250**

**SALE PRICE**

**\$19,250**

**2008 FORD F150**

SUPERCAB / 4WD / XLT V8  
BED LINER / POWER SEATS REAR  
BUCKET SEATS  
TOWING PKG  
100,000 MILES



### The proposed cuts by the Postal Service might influence the delivery of your 1st class mail.

On May 15, 2012 the United States Postal Service will make a final decision on closing roughly 250 of the nearly 500 mail processing centers across the country. Because the consolidations typically would lengthen the distance mail travels from post office to processing center, the agency also would lower delivery standards for first-class mail that have been in place since 1971.

Currently, first-class mail is supposed to be delivered to homes and businesses within the continental U.S. in 1 to 3 days. If the decision is made to close the 250 mail processing centers, then this would increase time delivery to 3 to 5 days. Periodicals could take between 2 days and 9 days.

About 42 percent of first-class mail is now delivered the following day. An additional 27 percent arrives in two days, about 31 percent in three days and less than 1 percent in four days to five days. Members who receive their statement by mail should expect their statement 2 days later then they would normally would.

**Don't worry about the postal service. You can Get your statement electronically. Sign up for the Flex teller, then E-Statements. Contact the CU for info.**



### ON-LINE BILL PAY

You can do more in less time with our bill pay. It works on your schedule. Log into your Flex Teller account and sign up for online bill pay. This safe and secure service is the next step in your online banking.

**Here's how online bill pay works:**

- **Schedule Monthly bill payments** with quick and secure delivery so you never lose track or miss a bill.
- **Pay all your bills one at time** and avoid hassles and expense of stamps and paper checks.
- **Schedule bills a month ahead** and set up payments before you travel or while you're on the road.
- **Make on time payments** electronically or by check.

Check out our web site home page for the online bill pay demo at [www.aesfcu.com](http://www.aesfcu.com)

**TAX TIME AGAIN! / 1099 INTEREST FORMS FOR 2011**

**1099 Interest forms for 2011 will be included in your December 2011 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 to 5 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 Tele-Tax refund at 1-800-829-4477.

**VISA CREDIT CARD**

-no annual fee - no cash advance fee  
- fixed **RATE of 9.75% APR**  
applies to purchases and cash advances

**SHARE SECURED LOANS**

**RATE - 4.00% APR**

**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

**2012 TERMS AND RATES**

- 36 to 66 months **4.00% APR\***
- (If financing more than \$20,000)  
72 Months **4.00% APR\***
- (If financing more then \$30,000)  
78 Months **4.00% APR\***
- (If financing more than \$40,000)  
84 Months **4.00% APR\***

**USED VEHICLE/MOTORCYCLE**

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

**RATES - 4% APR\***

YEAR	TERM
2011- 2010	60 mths
2009 - 2007	54 mths
2006 - 2002	48 mths
2001 - 1999	36 mths
1998 - Older**	24 mths

\*\* (Pictures are required)

**NEW REC. VEHICLES & BOATS**

Plus tax, title, and fees

Finance 100% of sticker price

TERM	RATE
72 mths or Less	New car rates apply
73 - 120 months	<b>4.00% APR*</b>

**USED REC. VEHICLES & BOATS**

Finance 100% of NADA Retail

TERM	RATE
60 Mths or Less	Used car rates apply
61 - 120 months	<b>4.00% APR*</b>

\*4% APR APPLIES TO NEW PURCHASES OR REFINANCED FROM ANOTHER FINANCIAL INSTITUTION. RATE DOES NOT APPLY ON COLLATERAL LOANS CURRENTLY FINANCED



**Gary Wolfe Jr.**

**Joins Credit Union Staff**

The Credit Union is pleased to announce the hiring of Gary Wolfe Jr. to the position of Senior Member Service Representative. Gary is from Madsville, WV and has 11 years of experience working in financial institutions. He began working at the credit union main office on June 1, 2011. Stop by and welcome Gary to our Credit Union family.

**WELCOME GARY!**

**Charlotte Rose**

**Joins Credit Union Staff**

The Credit Union is pleased to announce the hiring of Charlotte Rose to the position of Compliance Officer. Charlotte is from Mount Morris, PA and has 30+ years of experience working in financial institutions. She began working at the credit union main office in August 2011. Stop by and welcome Charlotte to our Credit Union family.

**WELCOME CHARLOTTE !**

**2012 HOLIDAY CLOSINGS**

**Monday, January 16, 2012**  
Martin Luther King Jr

**Monday, February 20, 2012**  
President's Day

**Monday, May 28, 2012**  
Memorial Day

**Wednesday, July 4, 2012**  
Independence Day

**Monday, September 3, 2012**  
Labor Day

**Monday, October 08, 2012**  
Columbus Day

**Monday, November 12, 2012**  
Veterans Day

**Thursday, November 22, 2012**  
Thanksgiving Day

**Monday, December 24, 2012**  
Christmas Eve

**Tuesday, December 25, 2012**  
Christmas Day

**Tuesday, January 1, 2013**  
New Year's Day

**SHARES**

SHARES	APR	APY
\$5.00 - \$99.99	.00%	.000%
\$100.00 - Over	.15%	.150%

**SHARE DRAFTS**

SHARE DRAFTS	APR	APY
\$100.00 - OVER	.00%	.000%

**VACATION CLUB**

VACATION CLUB	APR	APY
\$100.00 - OVER	.15%	.150%

**CHRISTMAS CLUB**

CHRISTMAS CLUB	APR	APY
\$100.00 - OVER	.15%	.150%

**SHARE CERTIFICATES**

DEP.	TERM	APR	APY
\$500	6 MONTH	.150%	.150%
\$1,000	12 MONTH	0.300%	0.300%
\$1,000	24 MONTH	0.500%	0.501%
\$1,000	36 MONTH	0.750%	0.752%

**REPORT LOST/STOLEN**

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

**REPORT LOST/STOLEN**

Visa Credit Card:  
1-800-808-7230