

# MORGANTOWN AES FEDERAL CREDIT UNION

Check us out on the web at [www.aesfcu.com](http://www.aesfcu.com)

Quarterly newsletter

JULY 2005

## TIME IS RUNNING OUT!!



**NEW & USED  
VEHICLE RATE  
SPECIAL!!**

The credit union's new & used vehicle rate special will end on August 31, 2005. If you have not taken advantage of our reduced rates on new and used cars, then what are you waiting for?

**DON'T DELAY, APPLY TODAY!**

### NEW VEHICLES

**4.5% ARP**

2005 36-66 Months 4.5% APR

If financing more than 20,000 - 72 Months  
(will finance up to 100% of sticker price)  
(no warranty, taxes, title or fees.)

### USED VEHICLES

2004-2003 60 Months 5.50%

2002-2000 54 Months 5.50%

1999-1997 48 Months 6.50%

1996-1994 36 Months 6.50%

(will finance up to 100% of NADA retail value)

### CHECK OUT THESE CERTIFICATE RATES

MIN. DEP.	TERM	APR	APY
\$500	6 MONTH	2.25%	2.263%
\$1000	12 MONTH	2.50%	2.524%
\$1000	24 MONTH	3.00%	3.034%
\$1000	36 MONTH	3.25%	3.290%



We are proud to announce that we have completed our website and our address is:

**[www.aesfcu.com](http://www.aesfcu.com)**

Check us out on the web to find out about our:

- Rates
- Products and Services
- Online Services
- Fees
- Quarterly Newsletter

Our site is interactive with online services that include:

- Online banking
- Visa credit card payments
- Check reordering
- Online Loan Application
- Membership Application
- Other Applications

To find out more visit us at:

**[www.aesfcu.com](http://www.aesfcu.com)**



## ONLINE BANKING IS NOW AVAILABLE!

Online banking is now available through our FLEX TELLER. If you are interested in online banking, please sign up at any one of our credit union offices. It's fast, free, easy, and you have access to your account 24 hours a day 7 days a week. Members who sign up for FLEX TELLER will be able to view account history, make transfers, make loan payments, download account history, complete check withdrawals, and e-mail the credit union. In the future, members will be able to pay bills through this service.

### Reminder .....

**Remember to contact the Credit Union if you are setting up a payroll direct deposit to your account. Also if you are setting up an Automatic withdraw or deposit (ACH) you need to use 251579050 for the routing number. This will insure that your withdraw or deposit will post to your account correctly. .... Reminder**

**CHECK OUT OUR WEB SITE WWW.AESFCU.COM**

Credit Union Address  
1212 Van Voorhis Road  
Morgantown, WV 26505

Main Office Numbers  
Phone: (304) 599-9600  
Fax: (304) 599-1300

NETL Office Numbers  
Phone: (304) 285-1330  
Fax: (304) 285-0901

NIOSH Office Numbers  
Phone: (304) 285-6224  
Fax: (304) 285-6230

Main Office Hours  
Monday & Friday  
8:00 a.m. - 5:00 p.m.  
Tuesday — Thursday  
8:00 a.m.— 4:00 p.m.

NETL & NIOSH  
Office Hours  
Monday— Friday  
8:00 a.m. to 12:30 p.m.  
1:00 p.m. to 4:00 p.m.  
Closed  
(12:30-1:00 for lunch)

TOLL FREE NUMBER  
1-888-599-9606  
ARU NUMBER  
(304) 599-4800

VISA CREDIT CARD  
1-800-808-7230

REPORT LOST  
VISA CHECK CARDS  
1-800-523-4175



**SUMMERTIME**

*Summertime is here which means vacation time. Everyone needs a vacation. Since you've been working so hard, no one deserves a vacation more than you. We have what you need to get started:*

- *Travelers Cheques*
- *Brochures*
- *VISA Credit Card*
- *VISA Check Card*
- *Signature Loan*
- *Vacation Club Acct*
- *Vacation Loan Special*

**At 8.25% for 12 months**

Same amounts apply as signature loan  
If you own real estate \$7500  
If you do not own real estate \$5000

Stop by the credit union and apply today!!

**New money only, no refinances of other loan specials.**

**SIGNATURE LOANS**

**If you own real estate**  
Borrow up to \$7500  
@ 11.75% for 48 Months

**If you do not own real estate**  
Borrow up to \$5000  
@ 11.75% for 36 Months

**VISA CREDIT CARD**  
-no annual fee  
-no cash advance fee  
-fixed rate of 12.50% APR  
(on purchases and cash advance)

**NEW RECREATIONAL VEHICLES & BOATS**  
Finance 100% of sticker price

Term	Rate
12-66 Months	New Car Rates
67-120 months	10.50%

**USED RECREATIONAL VEHICLES & BOATS**  
Finance 100% of NADA Retail

Term	Rate
12-60 Months	Used Car Rates
61-120 months	11.25%

**Reminder .....**

**Monongalia County Board of Education members, who don't receive a payroll deposit during the summer, are reminded to stop by or mail your loan payment to the Credit Union at:**

**1212 Van Voorhis Road  
Morgantown, WV 26505**

**..... Reminder**

*The Credit Union would like to thank the Despina & Jogi's Restaurant for hosting our appreciation dinner everything was wonderful!*