

MORGANTOWN AES FEDERAL CREDIT UNION

Quarterly newsletter

WWW.AESFCU.COM

JANUARY 2006



SHARE DRAFT ACCOUNT REMINDER

Overdraft protection is offered on your share draft (03) account. When an overdraft occurs the amount needed to clear the overdraft is deducted from your primary share (01) account.

Even though this service helps avoid non-sufficient fund fees (NSF) there are limitations due to Regulation D. Each member is only allowed to have up to six (6) automatic transfers per month, with out being charged a fee. Automatic transfers include the following: Overdraft protection, Flex Teller (on-line), and ARU phone system transfers. If the member has an overdraft after the sixth (6th) automatic transfer the member will be charged the NSF fee.

That's why it is important to regularly balance your share draft account. A balanced share draft account is the only way to avoid non-sufficient fund fees, even with overdraft protection.

Overdraft protection is there for an occasional emergency or mistake but it should not be relied upon as a replacement for share draft balancing. Knowing how to successfully manage your checking account is important and will give you better control over your day to day finances.

**TIME IS RUNNING OUT FOR
OUR
SIGNATURE LOAN**



SPECIAL 8.25% APR

We are offering this great deal until February 28, 2006. You may qualify for as much as \$7500 for a 60 month term. If you currently have a loan with the 8.25% rate, you can refinance for additional funds. Vacation loan specials do not qualify for refinancing.

CHECK OUT OUR CREDIT CARD RATE!!!

**Our Visa Credit Card has a low rate of
9.75% APR**

This applies to balance transfers, new purchases and cash advances.

Other features include:

- **Fixed rate**
- **No annual fee**
- **No cash advance fee**
- **No late payment fee**
- **Minimum payment is the greater of \$30.00 or 2% of balance**

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



VISA DEBIT CARD CASH ADVANCES

As of January 1, 2006 we are able to process cash advances on other Visa Check Cards (debit cards), there is no fee for this service.

HAVE YOU MOVED OR CHANGED JOBS?

If so, you need 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.



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.

Tax Forms are available on the web @ www.irs.gov. If you don't have access to the internet, contact the credit union office and we can print them off 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:

MIN.

DEP	TERM	APR	APY
\$500	6 Mth.	2.75%	2.769%
\$1000	12 Mth.	3.40%	3.444%
\$1000	24 Mth.	3.50%	3.546%
\$1000	36 Mth.	3.75%	3.803%

HAPPY NEW YEAR TO ALL OF OUR MEMBERS!!!

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) 285-6235

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



**VISIT US
ON THE WEB!!!**

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WWW.AESFCU.COM

Find out about:

- What's New
- Rates
- Products and Services
- Online Services
- Fees
- Quarterly Newsletters

2006 HOILDAY CLOSINGS

Monday, January 16, 2006
Martin Luther King Jr. Day

Monday, February 20, 2006
President's Day

Monday, May 29, 2006
Memorial Day

Tuesday, July 4, 2006
Independence Day

Monday, September 4, 2006
Labor Day

Monday, October 9, 2006
Columbus Day

Friday, November 10, 2006
Veterans Day

Thursday, November 23, 2006
Thanksgiving

Monday, December 25, 2006
Christmas Day

***All rates are subject to change
without prior notice***

NEW VEHICLES - Finance up to 100% of
Sticker price (Plus tax, title, & fees)

TERM	RATE
2006 36 - 66 months	5.50% APR
(if financing more than \$20,000)	
72 months	6.00% APR

USED VEHICLES - Finance up to 100% of
NADA Retail value
(50% of NADA retail if reconstructed)

TERM	RATE
2004-2005 60 months	6.50% APR
2003-2001 54 months	6.50% APR
2000-1998 48 months	7.50% APR
1997-1995 36 months	7.50% APR

NEW REC. VEHICLES & BOATS
Finance up to 100% of Sticker price
(Plus tax, title, & fees)

TERM	RATE
12 -72 months	New Vehicle Rates Apply
73-120 months	8.00% APR

USED REC. VEHICLES & BOATS
Finance 100% of NADA Retail

TERM	RATE
12-60 Months	Used Vehicle Rates Apply
61-120 months	8.75% APR

Remember : DON'T RESPOND to email scams that ask you for your account number, credit card number, and personal identification numbers. Email messages that ask for this type of information are fraudulent, and should be reported immediately.

Morgantown AES Federal Credit Union will never contact you and ask for this information.

"INTOXICATION- the euphoria at getting a refund from the IRS, which lasts until you realize it was your money in the first place." _unknown