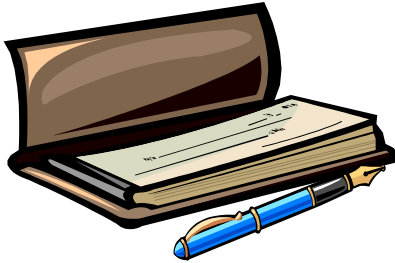


# MORGANTOWN AES FEDERAL CREDIT UNION

QUARTERLY NEWSLETTER

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

JUNE 2006



## IMPORTANT NOTICE PLEASE READ

### ATTENTION ALL SHARE DRAFT/CHECKING ACCOUNT HOLDERS

Morgantown AES FCU will be changing our check processor. This move will enable us to reduce our costs and reduce our Routing and Transit number to one. Members share draft accounts will have the same Routing and Transit number (251579050) as our automatic clearing house (ACH) items.

What this means to you is when we convert to the new processor you will have to use **NEW CHECKS** with the **NEW ROUTING** and **TRANSIT NUMBER** on them. For the transition we will be issuing each member at **NO COST** one box of checks. If you currently purchase your checks through us, then your style of checks will be the same. The only thing that will change is the **ROUTING** and **TRANSIT NUMBER**. Members who purchase their checks through someone else will receive one box of standard style checks with their name and address on them.

Should members need to order checks in the next month or two please order a minimal supply. This will reduce the amount of unusable checks at the time of the switch to the new processor. We will keep you up to date as the cutover date gets closer on what you should do to insure a smooth transition.

Please note if you now have automatic debit/withdrawal payments or credit/deposits coming through your Share Draft/Checking account (insurance premiums, mortgages, payroll, etc.) you will need to notify those institutions with the new Routing and Transit number (251579050). We will give you notice in advance of the change so that no problem develops with those auto payments or deposits.

## Let the savings begin with our

**Share  
Certificate  
Special!**

**MINIMUM DEPOSIT  
\$5,000**

**TERM: 12 months**

**RATE: 5.25% APR**

**YIELD: 5.354% APY**

**Purchase your Share  
Certificate Special**

**today and**

**SAVE! SAVE!**

**SAVE!**



**Limited  
time offer!**

**IMPORTANT CONTACT  
INFORMATION**

**SHARE RATES**

**LOAN RATES**

**\*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  
Email: drice@citynet.net  
Hours: Monday & Friday  
8:00 a.m. - 5:00 p.m.  
Hours: Tuesday - Thursday  
8:00 a.m.— 4:00 p.m.**

**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.**

**REPORT LOST/STOLEN CARDS**

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

**SHARES      APR      APY**

\$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      APR      APY**

\$100 - OVER	.75%	.753%
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**VACATION CLUB      APR      APY**

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

\$100 - OVER	.50%	.501%
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**SHARE CERTIFICATES**

**DEP.      TERM      APR      APY**

\$500	6 MONTH	3.000%	3.022%
\$1,000	12 MONTH	3.500%	3.546%
\$1,000	24 MONTH	3.750%	3.803%
\$1,000	36 MONTH	4.000%	4.060%

**SHARE CERTIFICATE SPECIAL**

**DEP.      TERM      APR      APY**

\$5,000	12 MONTH	5.25%	5.354%
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**REMAINING**

**HOLIDAY CLOSINGS**

**Monday, September 4, 2006**

Labor Day

**Monday, October 9, 2006**

Columbus Day

**Friday, November 10, 2006**

Veterans Day

**Thursday, November 23, 2006**

Thanksgiving Day

**Monday, December 25, 2006**

Christmas Day

**VISA CREDIT CARD**

**-no annual fee - no cash advance fee -**

**-fixed rate of **9.75% APR** applies to purchases and cash advances**

**SIGNATURE LOANS**

**If you own real estate**

Borrow up to \$7500

Rate: 12.5% APR for 48 Months

**If you do not own real estate**

Borrow up to \$5000

Rate: 12.5% APR for 36 Months

**NEW VEHICLE/MOTORCYCLE**

Finance up to 100% of Sticker price

**Plus tax, title, and fees**

Term	Rate
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36 months	5.50%	APR
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48 months	5.75%	APR
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60 months	6.00%	APR
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66 months	6.25%	APR
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(financing more than \$20,000.00)

72 months	6.50%	APR
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**USED VEHICLE/MOTORCYCLE**

Finance up to 100% of NADA Retail

Year	Term	Rate
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2005-2004	60 months	6.75%	APR
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2003-2001	54 months	7.00%	APR
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2000-1998	48 months	7.75%	APR
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1997-1995	36 months	8.00%	APR
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(50% of NADA retail if reconstructed)

**NEW REC. VEHICLES & BOATS**

**Plus tax, title, and fees**

Finance 100% of sticker price

Term	Rate
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12 - 72 months	New Car Rates
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73 - 120 months	8.00% APR
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**USED REC. VEHICLES & BOATS**

Finance 100% of NADA Retail

Term	Rate
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12 - 60 months	Used Car Rates
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61 - 120 months	8.75% APR
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