

# MORGANTOWN AES FEDERAL CREDIT UNION

QUARTERLY NEWSLETTER

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

JUNE 2008

## Open Saturday - Saturday Hours

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



### NEW MAIN OFFICE

### COMING IN SPRING 2009

During our 52nd Annual Meeting held on April 25th

at the Ramada Inn, members witnessed Board President, Debbie Boggs, unveiling a 3D picture showing the new credit union main office. The new main office will be built between the Peking House Chinese Restaurant and Los Mariachis Restaurant. The new office will enable the credit union to offer 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 will be built by Veritas Contracting. Construction is scheduled to begin in August 2008 with an expected completion date in the Spring of 2009.

### Youth Week

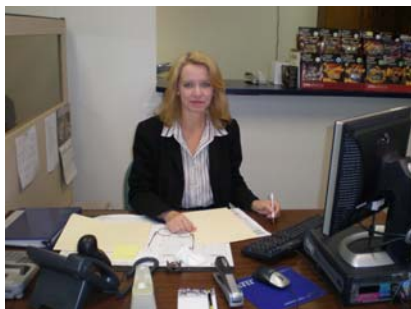
### Successful Again.....

We want to thank everyone for taking part in this year's National Credit Union Youth Week. We had a wonderful time and great participation this year. We had 91 youth members participate in the week's activities. Of those participants, 73 made deposits in existing accounts and 18 new youth accounts were opened. Youth members' deposits this year totaled \$2,080. Thank you for teaching your children to SAVE at the Morgantown AES FCU, see you next year!!!



### The Winners Are.....

Every youth member was a winner as each Coin & Key purse given to the children had a cash prize ranging from \$1 to \$100. A special congratulations goes out to Emily Kraynak daughter of Stephanie and Joseph Kraynak for winning the \$100 prize. Way to go Emily. Thanks again for a wonderful Youth Week. Next year's Youth Week will be April 20-26, 2009.



### Denise Messenger Joins Credit Union Staff

The Credit Union is pleased to announce the hiring of Denise Messenger to the position of Member Service Representative.

Denise is from Morgantown and began working at the credit union main office on March 17, 2008. Stop in and welcome Denise to our Credit Union Family.

**WELCOME DENISE!!**

### 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 payments to the Credit Union at :

1212 Van Voorhis Road  
Morgantown, WV 26505

### WVU HOME GAME

### CLOSINGS

Saturday, August 30, 2008

VILLANOVA

Saturday, September 27, 2008

MARSHALL

Saturday, October 4, 2008

RUTGERS

Saturday, October 11, 2008

SYRACUSE

Thursday, October 23, 2008

Closing Early - AUBURN

Saturday, November 8, 2008

CINCINNATI

Saturday, December 6, 2008

SOUTH FLORIDA



**IN THE SUMMERTIME THE WEATHER IS FINE.....**

*In the summertime the weather is fine which means vacation and vehicle shopping time. Since you've been working so hard no one deserves a vacation or a new vehicle more than you. For the vacationers we have what you need to get started: **Travelers Cheques, Brochures, VISA Credit Card, Visa Debit Card, Vacation Club Acct and Signature Loans.** For the vehicle shoppers our rates can't be beat: **New Vehicle rates are 5% and Used Vehicles rates are 6%**. We also loan on **New and Used Motorcycle, Recreational Vehicles, and Boats.** Get yours today!!!!!!!*



**IMPORTANT CONTACT INFORMATION**

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

**\*ALL RATES ARE SUBJECT TO CHANGE WITHOUT PRIOR NOTICE\***

**SHARE RATES**

<u>SHARES</u>	<u>APR</u>	<u>APY</u>
\$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%

<u>SHARE DRAFTS</u>	<u>APR</u>	<u>APY</u>
\$100 - OVER	.50%	.501%

<u>VACATION CLUB</u>	<u>APR</u>	<u>APY</u>
\$100 - OVER	.50%	.501%

<u>CHRISTMAS CLUB</u>	<u>APR</u>	<u>APY</u>
\$100 - OVER	.50%	.501%

**SHARE CERTIFICATES**

<u>DEP.</u>	<u>TERM</u>	<u>APR</u>	<u>APY</u>
\$500	6 MONTH	2.000%	2.010%
\$1,000	12 MONTH	2.250%	2.269%
\$1,000	24 MONTH	2.250%	2.269%
\$1,000	36 MONTH	2.500%	2.524%

**REMAINING**

**HOLIDAY CLOSINGS**

**Monday, September 1, 2008  
*Labor Day*  
Monday, October 13, 2008  
*Columbus Day*  
Tuesday, November 11, 2008  
*Veterans Day*  
Thursday, November 27, 2008  
*Thanksgiving Day*  
Thursday, December 25, 2008  
*Christmas Day***

**LOAN RATES**

**VISA CREDIT CARD**

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

**SIGNATURE LOANS**

**\*amount you can borrow depends on  
credit score\*  
Rate— **12.5% APR****

**NEW VEHICLE/MOTORCYCLE**

**Finance up to 100% of Sticker price  
Plus tax, title, and fees**

<u>TERM</u>	<u>RATE</u>
36 to 66 months	<b>5% APR</b>
<i>(financing more than \$20,000.00)</i>	
72 months	<b>5% APR</b>

*(financing more then \$40,000.00).*

84 months **5% APR**

**USED VEHICLE/MOTORCYCLE**

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

<u>YEAR</u>	<u>TERM</u>	<u>RATE</u>
2007-2006	60 months	<b>6% APR</b>
2005-2003	54 months	<b>6% APR</b>
2002-2000	48 months	<b>6% APR</b>
1999-1997	36 months	<b>6% APR</b>
1996 - Older	24 months	<b>6% APR</b>

**NEW REC. VEHICLES & BOATS**

**Plus tax, title, and fees**

**Finance 100% of sticker price**

<u>TERM</u>	<u>RATE</u>
12 - 72 months	<b>5% APR</b>
73 - 120 months	<b>8% APR</b>

**USED REC. VEHICLES & BOATS**

**Finance 100% of NADA Retail**

<u>TERM</u>	<u>RATE</u>
12 - 60 months	<b>6% APR</b>
61 - 120 months	<b>8.75% APR</b>