

MEMBER ALERT!!!

The TJX Companies, Inc. suffered an unauthorized intrusion into its computer systems that process and store information related to customer transactions. The portion of TJX's computer network that handles credit card, debit card, check (share drafts), and merchandise return transactions were affected. Based on TJX's investigation they believe the intrusion occurred in July 2005, various subsequent dates in 2005 and from May 2006 to January 2007. TJX believes that there was no compromise of customer data after mid-December 2006. The stores that were affected in the United States were T.J. Maxx, Marshalls, HomeGoods and A.J. Wright. If any member used their debit or credit card, wrote a check (share draft), or returned merchandise to one of the stores above during the time of the intrusion, it is strongly recommended that you carefully review your account statements and immediately notify us if you suspect fraudulent activity. For more information go to www.tjx.com and click on **IMPORTANT CUSTOMER ALERT** or call 1-866-484-6978. If you have any other questions please contact the credit union.

MAIN OFFICE

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.

NETL OFFICE

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

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.

E-MAIL ADDRESSES

David A. Rice:
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PRIVACY NOTICE

Morgantown AES Federal Credit Union is committed to protecting our members' privacy. It is the policy of Morgantown AES Federal Credit Union to hold member information in confidence, subject to applicable legal requirements and standards. Morgantown AES Federal Credit Union shall not provide member information to non-affiliated third parties.

We collect and may disclose personal information about individuals from the following sources:

Information we receive from membership and loan applications and other forms. Information about individual transactions with us or others.

Information we receive from a consumer-reporting agency. Information obtained when verifying information provided on an application or other forms.

Information obtained for purposes of personal and credit insurance products and services.

We shall not disclose any non-public personal information about individuals to anyone, except as permitted by law. We will adhere to the privacy and practices described in this notice for current and past members.

Morgantown AES Federal Credit Union restricts access to members personal and account information to those employees who need to know that information to provide products or services to members. We shall maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard individual non-public personal information.

Members of Morgantown AES Federal Credit Union can be confident that the confidentiality of account information is the rule, not the exception.



PRIVACY NOTICE

SIGNATURE LOANS

If you own real estate

Borrow up to \$7500
@ 12.50 for 48 Months

If you do not own real estate

Borrow up to \$5000
@ 12.50% for 36 Months

VISA CREDIT CARD

-no annual fee

-no cash advance fee

-fixed rate of 9.75% APR

(on purchases and cash advance)

NEW VEHICLE /MOTORCYCLE

Finance up to 100% of Sticker price

Plus tax, title, and fees

Term	Rate
36 months	6.00% APR
48 months	6.25% APR
60 months	6.50% APR
66 months	6.75% APR
(financing more than \$20,000.00)	
72 months	7.00% APR

USED VEHICLE /MOTORCYCLE

Finance up to 100% of NADA Retail

Year	Term	Rate
2006-2005	60 months	7.00% APR
2004-2002	54 months	7.25% APR
2001-1999	48 months	8.00% APR
1998-1996	36 months	8.50% APR
(50% of NADA retail if reconstructed)		

NEW REC. VEHICLES & BOATS

Plus tax, title, and fees

Finance 100% of sticker price

Term	Rate
12 -72 months	New Car Rates
73-120 months	8.00% APR

USED REC. VEHICLES & BOATS

Finance 100% of NADA Retail

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

REPORT LOST/STOLEN

Visa Credit Card:
1-800-808-7230

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