

# MORGANTOWN AES FEDERAL CREDIT UNION

QUARTERLY NEWSLETTER

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

MARCH 2008



## NATIONAL CREDIT UNION YOUTH WEEK APRIL 20-26, 2008

ATTENTION potential youth members, current youth members, or parents of both groups.

It's National Credit Union Youth week from April 20-26, 2008. To help our youth take on the Savings Challenge, potential youth members that open an account or current youth members that make a deposit, during this week, will receive a Coin and Key zip case. Each case will contain a **CASH prize that could range from \$1 to \$100**. Saving the environment and having our youth take on the Savings Challenge have a lot in common. They both begin with small change. Just as each bag reused or can recycled is a step in a positive direction, each coin our youth saves brings them a step closer to getting what they want. So where do you start? By setting goals. Go to our website home page at [www.aesfcu.com](http://www.aesfcu.com) and select (Submit what you want to save for?), input your item, and watch your dreams come true.



## 52nd ANNUAL MEETING

The Credit Union would like to invite members and their guests to the 52nd Annual Dinner meeting. The meeting will be held **Friday, April 25, 2008** at the **Ramada Inn** from 6:00 p.m.-8:30 p.m. with registration from 6:00 p.m.-6:30 p.m. If you are interested in attending, please register by phone or e-mail. Contact numbers and e-mail addresses are on the back of this newsletter. You can also print out a registration form by going to our website home page at [www.aesfcu.com](http://www.aesfcu.com) and clicking on Annual Meeting registration. **All paid reservations must be received by Monday, April 21, 2008.**

### BUFFET MENU

- Roast Pork Loin Naturel
- Chicken Breast Supreme
- Honey Pecan Glazed Carrots
- Roasted Garlic Mashers
- Pasta Salad with Prosciutto & Pea
- Garden Salad with dressings



	<u>CASH PRIZES</u>
Assorted Dinner Rolls	4 - \$25, 4 - \$50
Assortment of Cakes	1 - \$52, 1 - \$100 1 - \$250, 1 - \$500



### 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.



### VEHICLE RATE SPECIAL! Limited Time Offer!

NEW VEHICLES - will finance up to 100% of sticker price, plus tax, title and fees.

YEAR	TERM	RATE
2008	36-66 Months	<b>6% APR</b>
If Financing more then \$20K - 72 Months		<b>6% APR</b>
If Financing more then \$40K - 84 Months		<b>6% APR</b>


USED VEHICLES - will finance up to 100% of NADA Retail Value.

YEAR	TERM	RATE
2007 - 2006	60 - Months	<b>7% APR</b>
2005 - 2003	54 - Months	<b>7% APR</b>
2002 - 2000	48 - Months	<b>7% APR</b>
1999 - 1997	36 - Months	<b>7% APR</b>
1996 - Older	24 - Months	<b>7% APR</b>

**ATTENTION MEMBERS!!!! INCREASE IN NON-SUFFICIENT FUND FEE!**

Effective March 1, 2008, Morgantown AES Federal Credit Union's non-sufficient fund fee will increase to \$25.00 per item. Non-sufficient funds means you didn't have enough money to cover a transaction against your account. Having non-sufficient funds now and then could be a fluke. But if it's more than an occasional event, examine your spending habits. Start by keeping a balanced checkbook; diligent in recording debit card, ATM transactions, and any automatic payments. If you don't have the money in your account, then don't have it withdrawn. Tools that we offer that can assist you in balancing is the Flex Teller and Audio Response. Flex Teller is our online banking service and Audio Response is our phone transaction service. If you don't have these services, then sign up today.

**Reminder:** Overdraft protection is offered on your share draft account. However, there are limitations due to Regulation D. Each member is only allowed to have six (6) automatic transfers per month, without being charged a fee. Automatic transfers include the following: Flex Teller (on-line), ARU Phone system, Overdraft protection. If a member has an overdraft after the sixth (6th) automatic transfer, the member's account will be charged the overdraft NSF fee.

IMPORTANT CONTACT INFORMATION	SHARE RATES	LOAN RATES																																																																																																											
<p><b><u>MAIN OFFICE INFORMATION</u></b></p> <p><b>1212 Van Voorhis Road</b>  <b>Morgantown, WV 26505</b>  <b>Phone: (304) 599-9600</b>  <b>Fax: (304) 599-1300</b>  <b>Toll Free: 1-888-599-9606</b>  <b>Audio Teller: (304) 599-4800</b>  <b>Hours: Monday &amp; Friday</b>  <b>8:00 a.m. - 5:00 p.m.</b>  <b>Hours: Tuesday - Thursday</b>  <b>8:00 a.m.— 4:00 p.m.</b>  <b>Hours: Saturday</b>  <b>9:00 a.m.— Noon</b></p> <p><b><u>NETL OFFICE INFORMATION</u></b></p> <p><b>Phone: (304) 285-1330</b>  <b>Fax: (304) 285-0901</b>  <b>Hours: Monday - Friday</b>  <b>8:00 a.m. - 4:00 p.m.</b>  <b>Closed for Lunch</b>  <b>12:30 p.m. - 1:00 p.m.</b></p> <p><b><u>NIOSH OFFICE INFORMATION</u></b></p> <p><b>Phone: (304) 285-6224</b>  <b>Fax: (304) 285-6235</b>  <b>Hours: Monday - Friday</b>  <b>8:00 a.m. - 4:00 p.m.</b>  <b>Closed for Lunch</b>  <b>12:30 p.m. - 1:00 p.m.</b></p>	<p align="center"><b>*ALL RATES ARE SUBJECT TO CHANGE WITHOUT PRIOR NOTICE*</b></p> <table border="0"> <tr> <td><b><u>SHARES</u></b></td> <td><b><u>APR</u></b></td> <td><b><u>APY</u></b></td> </tr> <tr> <td>\$5.00 - \$99.99</td> <td>.00%</td> <td>.000%</td> </tr> <tr> <td>\$100 - \$5,000</td> <td>.75%</td> <td>.752%</td> </tr> <tr> <td>\$5,000 - \$15,000</td> <td>1.00%</td> <td>1.004%</td> </tr> <tr> <td>\$15,000 - \$25,000</td> <td>1.25%</td> <td>1.256%</td> </tr> <tr> <td>\$25,000 - \$50,000</td> <td>1.50%</td> <td>1.508%</td> </tr> <tr> <td>\$50,000 - \$75,000</td> <td>1.75%</td> <td>1.762%</td> </tr> <tr> <td>\$75,000 - OVER</td> <td>2.00%</td> <td>2.015%</td> </tr> </table> <table border="0"> <tr> <td><b><u>SHARE DRAFTS</u></b></td> <td><b><u>APR</u></b></td> <td><b><u>APY</u></b></td> </tr> <tr> <td>\$100 - OVER</td> <td>.50%</td> <td>.501%</td> </tr> </table> <table border="0"> <tr> <td><b><u>VACATION CLUB</u></b></td> <td><b><u>APR</u></b></td> <td><b><u>APY</u></b></td> </tr> <tr> <td>\$100 - OVER</td> <td>.50%</td> <td>.501%</td> </tr> </table> <table border="0"> <tr> <td><b><u>CHRISTMAS CLUB</u></b></td> <td><b><u>APR</u></b></td> <td><b><u>APY</u></b></td> </tr> <tr> <td>\$100 - OVER</td> <td>.50%</td> <td>.501%</td> </tr> </table> <p align="center"><b><u>SHARE CERTIFICATES</u></b></p> <table border="0"> <tr> <td><b><u>DEP.</u></b></td> <td><b><u>TERM</u></b></td> <td><b><u>APR</u></b></td> <td><b><u>APY</u></b></td> </tr> <tr> <td>\$500</td> <td>6 MONTH</td> <td>2.00%</td> <td>2.010%</td> </tr> <tr> <td>\$1,000</td> <td>12 MONTH</td> <td>2.25%</td> <td>2.269%</td> </tr> <tr> <td>\$1,000</td> <td>24 MONTH</td> <td>2.25%</td> <td>2.269%</td> </tr> <tr> <td>\$1,000</td> <td>36 MONTH</td> <td>2.50%</td> <td>2.524%</td> </tr> </table>	<b><u>SHARES</u></b>	<b><u>APR</u></b>	<b><u>APY</u></b>	\$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%	<b><u>SHARE DRAFTS</u></b>	<b><u>APR</u></b>	<b><u>APY</u></b>	\$100 - OVER	.50%	.501%	<b><u>VACATION CLUB</u></b>	<b><u>APR</u></b>	<b><u>APY</u></b>	\$100 - OVER	.50%	.501%	<b><u>CHRISTMAS CLUB</u></b>	<b><u>APR</u></b>	<b><u>APY</u></b>	\$100 - OVER	.50%	.501%	<b><u>DEP.</u></b>	<b><u>TERM</u></b>	<b><u>APR</u></b>	<b><u>APY</u></b>	\$500	6 MONTH	2.00%	2.010%	\$1,000	12 MONTH	2.25%	2.269%	\$1,000	24 MONTH	2.25%	2.269%	\$1,000	36 MONTH	2.50%	2.524%	<p align="center"><b><u>VISA CREDIT CARD</u></b></p> <p>-no annual fee - no cash advance fee -          -fixed rate of <b>9.75% APR</b> applies to purchases and cash advances</p> <p align="center"><b><u>SIGNATURE LOANS</u></b></p> <p>* Amount you can borrow depends on credit score *  <b>Rate = 12.5% APR</b></p> <p align="center"><b><u>NEW VEHICLE/MOTORCYCLE</u></b></p> <p>Finance up to 100% of Sticker price  <b>Plus tax, title, and fees</b></p> <table border="0"> <tr> <td>Term</td> <td>Rate</td> </tr> <tr> <td>36 - 66 months</td> <td>6.00% APR</td> </tr> <tr> <td colspan="2">(Financing more than \$20,000)</td> </tr> <tr> <td>72 months</td> <td>6.00% APR</td> </tr> <tr> <td colspan="2">(Financing more than \$40,000)</td> </tr> <tr> <td>84 months</td> <td>6.00% APR</td> </tr> </table> <p align="center"><b><u>USED VEHICLE/MOTORCYCLE</u></b></p> <p>Finance up to 100% of NADA Retail</p> <table border="0"> <tr> <td>Year</td> <td>Term</td> <td>Rate</td> </tr> <tr> <td>2007-2006</td> <td>60 months</td> <td>7.00% APR</td> </tr> <tr> <td>2005-2003</td> <td>54 months</td> <td>7.00% APR</td> </tr> <tr> <td>2002-2000</td> <td>48 months</td> <td>7.00% APR</td> </tr> <tr> <td>1999-1997</td> <td>36 months</td> <td>7.00% APR</td> </tr> <tr> <td>1996 - Older</td> <td>24 months</td> <td>7.00% APR</td> </tr> <tr> <td colspan="3">(50% of NADA retail if reconstructed)</td> </tr> </table> <p align="center"><b><u>NEW REC. 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<p align="center"><b><u>REPORT LOST/STOLEN CARDS</u></b></p> <p><b>Visa Credit Card:</b>  <b>1-800-808-7230</b></p> <p><b>Visa Check/Debit Card:</b>  <b>1-800-523-4175</b></p>	<div align="center">  <p><b><u>SHARE DRAFT</u></b></p> <p><b><u>CHECKING CONVERSION</u></b></p> <p><b><u>UPDATE!!</u></b></p> </div> <p>All members should be using share drafts with the correct routing number (251579050). If for some reason you haven't updated or received your box of new checks from the Credit Union you need to contact us immediately. The checks with the old routing number will no longer clear your account, they will be returned!! Old routing number (0919019721)</p>																																																																																																												