

# MORGANTOWN AES FEDERAL CREDIT UNION

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

MEMBERSHIP HAS IT'S PRIVILEGES

MARCH 2010

**MAIN OFFICE INFORMATION:** 1133 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

**LOBBY HOURS:** Monday - Friday: 8:00 a.m. – 4:00 p.m. / **CLOSED on SATURDAY**

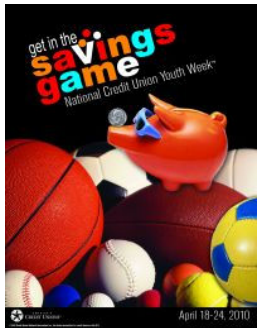
**DRIVE THRU HOURS:** Monday - Friday: 7:30 a.m. - 5:00 p.m. / **SATURDAY: 9:00 a.m. - Noon**

**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.



**NATIONAL CREDIT UNION YOUTH WEEK  
APRIL 18-24, 2010**

It's National Credit Union Youth Week from April 18-24, 2010. Join Morgantown AES Federal Credit Union in helping our youth get in the SAVINGS GAME. If your child (ren) don't have an account with the Credit Union bring them in this week to open an account and we will waive the membership fee and the required minimum share deposit. If your child (ren) already have an account then have them make a deposit during this week. Each Youth member that comes in will get a PIGGY BANK. In side each Piggy Bank will be a CASH prize that could range from \$1 to \$100. We will also have refreshments and education materials



**54th**

**ANNUAL MEETING**

The Credit Union would like to invite members and their guests to the 54th Annual Dinner meeting. The meeting will be held **Friday, April 23, 2010** 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, call 304-599-9600 or e-mail [drice@citynet.net](mailto:drice@citynet.net). 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 Wednesday, April 21, 2010.**

**BUFFET MENU**

**Pasta with Tomato, Olive and Feta**

**Braised Swiss Steak**

**Roasted Turkey Breast**

**Sage Stuffing**

**Roasted Garlic Masher**

**House Salad with dressings**

**Assorted Dinner Rolls**

**Assortment of Cakes**

**Coffee and Iced Tea**



**CASH PRIZES**

**6 - \$25, 6 - \$50**

**3 - \$100, 1 - \$200**



**WVU HOME GAME**

**OFFICE CLOSINGS**

**SATURDAY, SEPTEMBER 4, 2010**

**COASTAL CAROLINA**

**SATURDAY, SEPTEMBER 18, 2010**

**MARYLAND**

**SATURDAY, OCTOBER 9, 2010**

**UNLV**

**THURSDAY, OCTOBER 14, 2010**

**CLOSING EARLY - USF**

**SATURDAY, OCTOBER 23, 2010**

**SYRACUSE**

**SATURDAY, NOVEMBER 13, 2010**

**CINCINNATI**

**SATURDAY, DECEMBER 4, 2010**

**RUTGERS**



**PARKING PASS FOR WVU HOME GAMES**

The credit union will once again be providing parking for WVU Home Games. There will be 60 parking places available. Members cost is \$10 per game and Non-Members cost is \$20 per game. No parking pass sales will be made on game day. Prepaid only. Security will be provided for each game.

**Full Season**

**7 Games for \$70**



**NO APRIL FOOLS...**  
**WE ARE OFFERING SPECIAL LOAN RATES!!!**  
 The Credit Union is here to bail you out with your loan needs. Whether your needing cash for home improvements, vacation, tuition, a new/used vehicle, motorcycle, ATV, or boat we have you covered.



**Signature Loan Rate = 8.5% APR / Share Secured Loan Rate = 5.0% APR**

**New Vehicle Loan Rate = 4.5% APR / Used Vehicle Loan Rate = 5.0% APR**



**New Motorcycle, Rec., and Boat Loan Rates = 4.5% to 7.0% APR**

**Used Motorcycle, Rec., and Boat Loan Rates = 5% to 7.75% APR**



**Stop dreaming and get yours today!!!!**



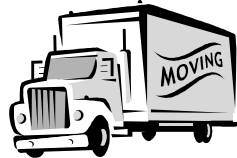
**PRIVACY NOTICE**

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.



**HAVE YOU MOVED OR PLAN ON MOVING???**

Don't forget to contact the Credit Union and update your address and your primary contact number. This will ensure that you receive any correspondence in a timely manner. If you have a PO Box, please bring a utility bill to the Credit Union office to show your physical address, a copy will be kept in your file.



**TONYA LIPPENCOTT Joins Credit Union Staff**

The Credit Union is pleased to announce the hiring of Tonya Lippencott to the position of Member Service Representative. Tonya is from Fairmont WV and enjoys having fun with her two Granddaughters. She began working at the Credit Union main office on January 19, 2010, Stop by and welcome Tonya to our Credit Union family.

**WELCOME TONYA!!**

**2010 REMAINING HOLIDAY CLOSINGS**

- Monday May 31, 2010**  
*Memorial Day*
- Monday, July 5, 2010**  
*Independence Day observed*
- Monday, Sept. 6, 2010**  
*Labor Day*
- Monday, Oct. 11, 2010**  
*Columbus Day*
- Thursday, Nov. 11, 2010**  
*Veterans Day*
- Thursday, Nov. 25, 2010**  
*Thanksgiving Day*
- Friday, Dec. 24, 2010**  
*Christmas Day Observed*

<u>SHARES</u>	<u>APR</u>	<u>APY</u>	
\$5.00 - \$99.99	.00%	.000%	
\$100 - Over	.50%	.501%	
<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%	
<u>SHARE CERTIFICATES</u>			
<u>DEP.</u>	<u>TERM</u>	<u>APR</u>	<u>APY</u>
\$500	6 MONTH	1.000%	1.002%
\$1,000	12 MONTH	1.250%	1.256%
\$1,000	24 MONTH	1.500%	1.508%
\$1,000	36 MONTH	1.750%	1.762%

**PRIVACY NOTICE**



**REPORT LOST/STOLEN**

**Visa Debit Card:**  
**1-800-523-4175**

**REPORT LOST/STOLEN**

**Visa Credit Card:**  
**1-800-808-7230**