

# MORGANTOWN AES FEDERAL CREDIT UNION

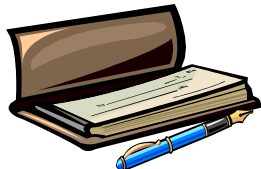
QUARTERLY NEWSLETTER

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

JUNE 2007

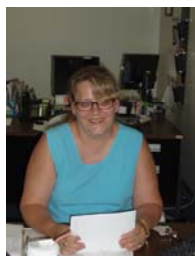
## Open Saturday - Saturday Hours

The credit union is proud to announce that beginning on **Saturday, July 7, 2007** Morgantown AES FCU main office, located at **1212 Van Voorhis Rd**, will be open from **9:00 a.m. – 12:00 p.m.**



### SHARE DRAFT/CHECKING CONVERSION UPDATE!!

As everyone knows, we have experienced processing delays in completing our share draft conversion. The mailing of replacement box of checks to members that are using share drafts with the old Routing and Transit (R&T) number (091901972) was delayed. We would like to announce that the delays are over. Any member who has ordered checks through us since August 2006 will not be receiving a replacement box of checks. These checks already have the new R&T number (251579050) on them. Members using checks with the old R&T number (091901972) will be getting one box of replacement checks. If you order your checks through us you will receive the same check style; if you do not order your checks through us then you will receive a generic check style. Members should start receiving their replacement box of checks in mid July. Once you receive your replacement box of checks start using them immediately and destroy all of your old checks. Remember, members who get canceled checks back will no longer receive these once you start using checks with the new R&T number. However, if at any time you need a copy of a draft we will be able to print one for you. If you have any questions, please call the Credit Union office.



### **Petra Thornton** **Joins Credit Union Staff**

The Credit Union is pleased to announce the hiring of Petra Thornton to the position of Member Service Representative. Petra is from Morgantown and began working at the credit union main office on May 1st. Stop in and welcome Petra to our Credit Union Family.

**WELCOME PETRA!!**

### **Youth Week a Big Success!!!**



We wanted to thank everyone for helping make this year's National Credit Union Youth Week a big success. We had a fantastic turn out this year. In just one week, Morgantown AES FCU saw 213 youth members make deposits close to six thousand dollars in the National Youth Savings Challenge. Youth members also received a piggy bank, cash prizes, educational materials, and refreshments.

### **The Winners Are.....**

Every youth member was a winner as each piggy bank had a cash prize ranging from \$1 to \$100.

A special congratulations goes out to:

Eric Winaught, son of Carla Winaught, for winning the \$100 prize and



Olivia Dolfi, granddaughter of Janet Juniewicz for winning the \$50 prize.

Thanks again for a wonderful youth week. Next Year's Youth Week will be April 20-26,

**AVOID ID THEFT** | **DETER DETECT DEFEND**

### **New State Law for Identity Theft**

A new law went into effect on June 8 in West Virginia that allows **victims of identity theft** to place a security freeze on their credit report. This would not allow anyone to make a purchase that would require access to the consumer's credit report. By placing the freeze the lender can't get access to your credit report and therefore won't extend the credit. So, if a person tried to purchase anything with your credit they would be unsuccessful. Victims can place the freeze free of charge as long as they provide a copy of their complaint or police report. Nonvictims can choose to place the freeze for a charge of five dollars to place it and five dollars to remove it. The freeze must be requested in writing by certified or overnight mail to any credit reporting agency. If a consumer later wants to open a new credit account, they can lift the security freeze for a temporary period of time. If you have any questions regarding the new freeze law, please contact Attorney General McGraw's Consumer Protection Division at 1-800-368-8808 or go to [www.wvago.gov](http://www.wvago.gov) Frequently Asked Questions section.



**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 Vehicles rates range from 6 % APR to 7 % APR. Used Vehicle rates range from 7 % to 8.5 %.** 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.— 12:00 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**

**SHARE RATES**

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

<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	3.350%	3.378%
\$1,000	12 MONTH	4.000%	4.060%
\$1,000	24 MONTH	4.300%	4.370%
\$1,000	36 MONTH	4.200%	4.267%

**SHARE CERTIFICATE SPECIAL**

<u>DEP.</u>	<u>TERM</u>	<u>APR</u>	<u>APY</u>
\$5,000	12 MONTH	5.25%	5.354%

**REMAINING**

**HOLIDAY CLOSINGS**

**Monday, September 3, 2007  
Labor Day  
Monday, October 8, 2007  
Columbus Day  
Monday, November 12, 2007  
Veterans Day  
Thursday, November 22, 2007  
Thanksgiving Day  
Tuesday, December 25, 2007  
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**

**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
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