

MORGANTOWN AES FEDERAL CREDIT UNION

Check out our new web site: www.aesfcu.com

Quarterly Newsletter

SEPTEMBER 2005

SIGNATURE LOAN SPECIAL 8.25% APR

Take advantage of this great limited offer for the holidays.

Apply today!! You may qualify for as much as \$7500 for a 60 month term. If you currently have a loan with the 8.25% rate, you can refinance for additional funds.

We are on the



www.aesfcu.com

Check us out on the web to find out about our:

- Rates
- Products and Services
- Online Services
- Fees
- Quarterly Newsletter
- What's New

Our site is interactive with online services that include:

- Flex Teller Online banking
- Visa credit card payments
- Check reordering
- Online Loan Application
- Membership Application
- Statements

GET YOUR CREDIT REPORT FOR FREE

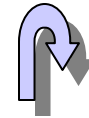
West Virginia residents are eligible for a free annual credit report beginning September 1, 2005. The Fair and Accurate Credit Transactions Act of 2003 (FACTA) allows consumers to request a free credit report, once every 12 months. Consumers have three options to obtain the free report:

1. **On the web:**
www.annualcreditreport.com
2. **Toll Free : 877-322-8228**
3. **By mail: Annual Credit Report Request Service**
P.O. Box 105281
Atlanta, GA 30328-5281

The [annualcreditreport.com](http://www.annualcreditreport.com) is the only authorized source for consumers to access their credit reports online for free. Consumers are advised not to respond to email scams that ask you for your account number, credit card number, and personal identification numbers relating to obtaining a free credit report. E-mail messages that ask for this type of information are fraudulent, and should be reported immediately. Formal complaints concerning any suspected fraudulent e-mail should be filed with the Internet Fraud Complaint Center (IFCC) at <http://www.IC3.gov>.

Consumers are encouraged to view their credit reports regularly to check for inaccuracies or signs of identity theft. For information on how to dispute any errors, the Federal Trade Commission has published a brochure, Your Access to Free Credit reports. You can get a copy of this brochure at:

<http://ftc.gov/bcp/online/pubs/credit/freereports.htm>.



LOWER CREDIT CARD RATE FOR YOU!!

EFFECTIVE OCTOBER 21, 2005

**Your Visa Credit Card
Rate will be lowered to
9.75% APR**

This applies to your current balance and new purchases. If you don't have a Visa credit card with us, apply today!!

- fixed rate
- No annual fee
- No cash advance fee

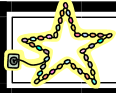
2006 CHRISTMAS CLUBS

Now is the time to sign up for a Christmas Club account for 2006. If you already had a 2005 Christmas Club account, your new 2006 Christmas Club account will continue automatically. If you do not have a Christmas Club account stop in the credit union office to sign up. It's a great way to save.

Flex Teller Online Banking

Want to have 24 hr access to your account? Then go to our website or stop by the credit union to sign up for this fast, free, and easy to use service.

Members who sign up for FLEX TELLER will be able to view/download account history, make transfers, make loan payments, complete check withdrawals, and view/print their statement. In the future, members will be able to pay bills through this service.



HAPPY HOLIDAYS! FROM THE CREDIT UNION STAFF!

Credit Union Address
1212 Van Voorhis Road
Morgantown, WV 26505

Main Office Numbers
Phone: (304) 599-9600
Fax: (304) 599-1300

NETL Office Numbers
Phone: (304) 285-1330
Fax: (304) 285-0901

NIOSH Office Numbers
Phone: (304) 285-6224
Fax: (304) 285-6235

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

NETL & NIOSH
Office Hours
Monday - Friday
8:00 a.m. to 12:30 p.m.
1:00 p.m. to 4:00 p.m.
Closed
(12:30-1:00 for lunch)

TOLL FREE NUMBER
1-888-599-9606
ARU NUMBER
(304) 599-4800

VISA CREDIT CARD
1-800-808-7230

REPORT LOST
VISA CHECK CARDS
1-800-523-4175



LEATHER CHECK BOOK COVERS

The Credit Union has leather check book covers for sale at all the credit union offices. They are a great deal at only \$10.00 each. We have several colors black, green, blue, brown and burgundy. They would make a great gift for the holidays.

HOLIDAY SHOPPING TIPS

1. Don't over spend

Decide how much you can realistically & comfortably spend on everything for the holidays while making your list. Don't stretch and don't rely on the Christmas bonus you haven't yet been given.

2. Be an informed consumer

Comparison shop before you spend your hard-earned money. Check websites, many retail stores have sites you can compare shop from your home

3. Ordering on-line?

If ordering last minute gift items for delivery by a certain date, pay close attention to the fine print. Many E-retailers have holiday shipping guidelines clearly explained in their web site.

4. Check refund & return policies

Before buying a gift or placing an online order, consider retailer's refund, return policy. Can you return an item for a full refund if not satisfied? If you return an online purchase, will you have restocking or other fees?

5. Be a procrastinator

Many retailers essentially reward late shoppers by slashing prices at the last minute. If your funds are a little low this year, to meet your budget you may want to join the ranks of the slow pokes and do your shopping late. It may cost you more time (long check out lines) patience and sanity but it could save you big in the end.

REMINDER.....

Remember to contact the credit union if you are setting up a payroll direct deposit to your account. Also if you are setting up an ACH (Automatic withdraw or Deposit) you need to use 251579050 for the routing number. This will insure that your deposit or withdrawals will come out of the correct account.

NEW VEHICLE

Finance up to 100% of Sticker price

Plus tax, title, and fees

Term	Rate
36-66months	5.00%
72months	5.50%

(If financing more than \$20,000.00)

USED VEHICLES

Finance up to 100% of NADA Retail

Term	Rate
2004-2005 60months	6.00%
2002-2000 54months	6.00%
1999-1997 48months	7.00%
1996-1994 36months	7.00%

(50% of NADA retail if reconstructed)

NEW RECREATIONAL

VEHICLES & BOATS

Plus tax, title, and fees

Finance 100% of sticker price

Term	Rate
12-72Months	New Car Rates
73-120 months	7.50%

USED RECREATIONAL

VEHICLES & BOATS

Finance 100% of NADA Retail

Term	Rate
12-60 Months	Used Car Rates
61-120 months	8.25%

Check out our NEW CD rates!

MIN. DEP	TERM	APR	APY
\$500	6 MONTHS	2.75%	2.769%
\$1000	12 MONTHS	3.00%	3.034%
\$1000	24 MONTHS	3.25%	3.290%
\$1000	36 MONTHS	3.50%	3.546%