

# MORGANTOWN AES FEDERAL CREDIT UNION

QUARTERLY NEWSLETTER

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

September 2007

## Now Open Saturday - 9:00 a.m. - 12:00 p.m.

We will be closed on the following Saturdays due to a WVU home football game:

October 20th - Mississippi State, November 24th - Connecticut, & December 1st - Pitt

**LET'S GOOOO MOUNTAINEERS!!!!**



### NEW PHONE SYSTEM!

The Credit Union is pleased to announce we are updating our phone system. The new system will make the main office more efficient for the member service representatives in handling phone calls, and will be more convenient for our members when calling the Credit Union. The manager, assistant manager, and accounting will have direct numbers and voice mail. The new system called the Audio Attendant is an audio response system that has four selections to choose from. Here are the following options:

**\* Member Service - Press 1**

Use this option for general questions on your account, to make transfers, cover overdrafts, apply for a loan, etc.

**\* Manager/Loan Officer - Press 2**

To speak directly to David Rice or have questions about your loan decision.

**\* Assist. Manager/Loan Officer - Press 3**

To speak directly to Patty Weimer or have questions about your loan decision.

**\* Accounting - Press 4**

To speak directly to Karen Mason .

The phone system upgrade will occur at the end of November 2007. Check our website for future updates.



### AAA MEMBERSHIP PROGRAM

We have arranged to provide our Credit Union members with substantially discounted rates for membership in AAA. Those who are already members may enroll in this program and reduce their annual AAA membership dues. The AAA enrollment form is included with this month's statement. Just complete and return this form to the credit union no later than October 12, 2007. If you have any questions, please call our AAA Representative, Gale Lucas, at 740-702-3838, ext. 190. AAA memberships will be effective October 31, 2007. You must reside in the territory served by AAA East Central (Club 215).

### ENJOY YOUR RETIREMENT SHIRLEY!! YOU WILL BE MISSED!!



On behalf of the staff, board of directors, and members we would like to thank Shirley Mcgee for her outstanding member service and dedication to the Credit Union. Shirley retired August 31, 2007 with over nine years of service. She was a wonderful co-worker and friend. Enjoy your retirement and have a happy Birthday on December 25. We will all miss you.



### SHARE DRAFT/CHECKING CONVERSION UPDATE!!

All members who received a replacement box of checks in July 2007 should use them immediately. We will no longer honor checks with the old Routing and Transit (R&T) number (091901972) after November 1, 2007. Any share draft with the old R&T number that comes through a members account after November 1, 2007 will be returned.

### MEMBER 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 as the routing number. This will insure that your deposits and/or withdrawals will come out of the correct account.

Challenges are what make life interesting; overcoming them is what makes life meaningful.

-Unknown



**Open a 2008 Christmas Club Account Today! .....**

Make next year brighter with a Christmas Club account ! Accumulate holiday cash by depositing any amount each pay period or as frequently as you like. Each year the first business day of October, the amount you have saved plus dividends will be transferred to your share (savings) account. Accounts can be opened anytime during the year but the sooner you start the more you will save. If you already have a Christmas Club account, it will automatically renew for 2008. Christmas Club accounts for 2007 will be transferred into members' share (savings) accounts on Monday, October 1, 2007. Open your Christmas Club account today and start saving for everything on your shopping list.

*Happy Holidays!!*

IMPORTANT CONTACT INFORMATION	SHARE RATES	LOAN RATES																																																																																																						
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<p><b><u>MAIN OFFICE INFORMATION</u></b></p> <p>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</p> <p>Hours: Monday &amp; 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.</p> <p><b><u>NETL OFFICE INFORMATION</u></b></p> <p>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.</p> <p><b><u>NIOSH OFFICE INFORMATION</u></b></p> <p>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.</p>	<p style="text-align: center;"><b><u>SHARES</u></b></p> <table style="width: 100%; border-collapse: collapse;"> <tr><td>\$5.00 - \$99.99</td><td style="text-align: center;">.00%</td><td style="text-align: center;">.000%</td></tr> <tr><td>\$100 - \$5,000</td><td style="text-align: center;">.75%</td><td style="text-align: center;">.752%</td></tr> <tr><td>\$5,000 - \$15,000</td><td style="text-align: center;">1.00%</td><td style="text-align: center;">1.004%</td></tr> <tr><td>\$15,000 - \$25,000</td><td style="text-align: center;">1.25%</td><td style="text-align: center;">1.256%</td></tr> <tr><td>\$25,000 - \$50,000</td><td style="text-align: center;">1.50%</td><td style="text-align: center;">1.508%</td></tr> <tr><td>\$50,000 - \$75,000</td><td style="text-align: center;">1.75%</td><td style="text-align: center;">1.762%</td></tr> <tr><td>\$75,000 - OVER</td><td style="text-align: center;">2.00%</td><td style="text-align: center;">2.015%</td></tr> </table> <p style="text-align: center;"><b><u>SHARE DRAFTS</u></b></p> <table style="width: 100%; border-collapse: collapse;"> <tr><td>\$100 - OVER</td><td style="text-align: center;">.50%</td><td style="text-align: center;">.501%</td></tr> </table> <p style="text-align: center;"><b><u>VACATION CLUB</u></b></p> <table style="width: 100%; border-collapse: collapse;"> <tr><td>\$100 - OVER</td><td style="text-align: center;">.50%</td><td style="text-align: center;">.501%</td></tr> </table> <p style="text-align: center;"><b><u>CHRISTMAS CLUB</u></b></p> <table style="width: 100%; border-collapse: collapse;"> <tr><td>\$100 - OVER</td><td style="text-align: center;">.50%</td><td style="text-align: center;">.501%</td></tr> </table> <p style="text-align: center;"><b><u>SHARE CERTIFICATES</u></b></p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">DEP.</th> <th style="text-align: left;">TERM</th> <th style="text-align: center;">APR</th> <th style="text-align: center;">APY</th> </tr> </thead> <tbody> <tr><td>\$500</td><td>6 MONTH</td><td style="text-align: center;">3.350%</td><td style="text-align: center;">3.378%</td></tr> <tr><td>\$1,000</td><td>12 MONTH</td><td style="text-align: center;">4.000%</td><td style="text-align: center;">4.060%</td></tr> <tr><td>\$1,000</td><td>24 MONTH</td><td style="text-align: center;">4.300%</td><td style="text-align: center;">4.370%</td></tr> <tr><td>\$1,000</td><td>36 MONTH</td><td style="text-align: center;">4.200%</td><td style="text-align: center;">4.267%</td></tr> </tbody> </table> <p style="text-align: center;"><b><u>SHARE CERTIFICATE SPECIAL</u></b></p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">DEP.</th> <th style="text-align: left;">TERM</th> <th style="text-align: center;">APR</th> <th style="text-align: center;">APY</th> </tr> </thead> <tbody> <tr><td>\$5,000</td><td>12 MONTH</td><td style="text-align: center;">5.25%</td><td style="text-align: center;">5.354%</td></tr> </tbody> </table>	\$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%	\$100 - OVER	.50%	.501%	\$100 - OVER	.50%	.501%	\$100 - OVER	.50%	.501%	DEP.	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TERM	APR	APY	\$5,000	12 MONTH	5.25%	5.354%	<p style="text-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 style="text-align: center;"><b><u>SIGNATURE LOANS</u></b></p> <p><b>If you own real estate</b></p> <p style="text-align: center;">Borrow up to \$7500 Rate: 12.5% APR for 48 Months</p> <p><b>If you do not own real estate</b></p> <p style="text-align: center;">Borrow up to \$5000 Rate: 12.5% APR for 36 Months</p> <p style="text-align: center;"><b><u>NEW VEHICLE/MOTORCYCLE</u></b></p> <p>Finance up to 100% of Sticker price</p> <p style="text-align: center;"><b>Plus tax, title, and fees</b></p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Term</th> <th style="text-align: left;">Rate</th> </tr> </thead> <tbody> <tr><td>36 months</td><td>6.00% APR</td></tr> <tr><td>48 months</td><td>6.25% APR</td></tr> <tr><td>60 months</td><td>6.50% APR</td></tr> <tr><td>66 months</td><td>6.75% APR</td></tr> <tr><td colspan="2">(financing more than \$20,000.00)</td></tr> <tr><td>72 months</td><td>7.00% APR</td></tr> </tbody> </table> <p style="text-align: center;"><b><u>USED VEHICLE/MOTORCYCLE</u></b></p> <p>Finance up to 100% of NADA Retail</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Year</th> <th style="text-align: left;">Term</th> <th style="text-align: left;">Rate</th> </tr> </thead> <tbody> <tr><td>2006-2005</td><td>60 months</td><td>7.00% APR</td></tr> <tr><td>2004-2002</td><td>54 months</td><td>7.25% APR</td></tr> <tr><td>2001-1999</td><td>48 months</td><td>8.00% APR</td></tr> <tr><td>1998-1996</td><td>36 months</td><td>8.50% APR</td></tr> <tr><td colspan="3">(50% of NADA retail if reconstructed)</td></tr> </tbody> </table> <p style="text-align: center;"><b><u>NEW REC. 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<p style="text-align: center;"><b><u>REPORT LOST/STOLEN CARDS</u></b></p> <p>Visa Credit Card: 1-800-808-7230</p> <p>Visa Check/Debit Card: 1-800-523-4175</p>	<p style="text-align: center;"><b><u>REMAINING HOLIDAY CLOSINGS</u></b></p> <p style="text-align: center;">Columbus Day <b>Monday, October 8, 2007</b></p> <p style="text-align: center;">Veterans Day <b>Friday, November 12, 2007</b></p> <p style="text-align: center;">Thanksgiving Day <b>Thursday, November 22, 2007</b></p> <p style="text-align: center;">Christmas Day <b>Tuesday, December 25, 2007</b></p>																																																																																																							