



# THE STATE QUARTERLY

## We're Your State Credit Union



Fall 2024

A Publication for the Members of The State Credit Union

NCUA

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International Credit Union (ICU) Day® celebrates the spirit of the global credit union movement. The day is recognized to reflect upon the credit union movement's history, promote its achievements, recognize hard work and share member experiences. International Credit Union (ICU) Day® has been celebrated on the third Thursday of October since 1948.

The ultimate goal is to raise awareness about the tremendous work that credit unions and other financial cooperatives are doing around the world and give members the opportunity to get more engaged. The day of festivities for credit unions and financial cooperatives globally includes fundraisers, open houses, contests, picnics, volunteering and parades.

In 2024, we will gather together as a global movement on Thursday, October 17, to celebrate ICU Day under the theme: One World Through Cooperative Finance. At a time in our history when we seem increasingly divided, we hope our credit unions use the 76th anniversary of ICU Day to show how our movement brings people closer together through democratic, member-owned financial institutions that put people over profit.

World Council of Credit Unions (WOCCU) and Worldwide Foundation for Credit Unions (WFCU) are giving you three ways to show that and how our movement is truly about people helping people.



## 2024 SCU HOLIDAYS

- October 14 — Columbus Day
- November 5 — General Election
- November 11 — Veteran's Day
- November 28 — Thanksgiving Holiday
- November 29 — Lincoln's Day
- December 24 — Christmas Eve 1/2
- December 25 — Christmas Day
- December 31 — New Years 1/2

### State Credit Union Fall Loan Fest

Don't miss the greatest Automobile Loan Fest of the Fall

Exclusively for our members & Exclusively for Auto loans

**Loan rates slashed by .50% !!**



*New or Preowned, buying or refinancing*

*.50% off stated rates for purchases and off Existing rates on refinances from another institution.*

We have a certain amount of money set aside for the Fall Loan Fest.

**First Come First Serve**

\*Refinance Offer does not apply to Loans currently financed at SCU or cash-out refinances. Credit approval required and a floor interest rate of 3.99% APR for a maximum term of 72 months based on credit score and model year. Additional terms and restrictions may apply. APR = Annual Percentage Rate. Act now...Offer good for limited time only.

Applications available online or at the SCU. View our Website or call.  
Why would you not apply today?

[www.wvpecu.com](http://www.wvpecu.com) [contact@scuwv.com](mailto:contact@scuwv.com) 304-558-0566

## SCU SUPER CHECKING

No check writing limits  
No monthly fee  
No minimum balance fee

Enjoy the following benefits and features of SCU Super Checking!

- **Free** Online Bill Payment Service (Must Meet Certain Credit Union Criteria to Qualify)
- **Free** Check Imaging when you sign up for Free E-statements
- **Free** Mastercard secured ATM/Debit Card FOR 24/7 Access
- **Free** E-statements or monthly statements
- **Free** Access to ATM network with no fee or surcharge.
- **Free** Access to the CU24 & Online Banking, Mobile Banking & Free Mobile Check Deposit
- **\$400** Overdraft advance amount available (Must meet certain Credit Union criteria to qualify)
- Low \$25.00 NSF Fee

**Statistics: Assets: \$87,000,000 | Loans: \$54,000,000 | Shares: \$71,000,000 | Net Worth: \$16,059,000**

<b>FACTS</b>	<b>WHAT DOES THE STATE CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?</b>	
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<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>Social Security number and account balances</li> <li>Account transactions and credit card or other debt</li> <li>Credit history and payment history</li> </ul> When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.
<b>How?</b>	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons The State Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does The State Credit Union share?	Can you limit this sharing?
<b>For our everyday business purposes –</b> Such as to process your transactions, maintain your account(s), respond to court orders, and legal investigations, or to report to credit bureaus	Yes	No
<b>For our marketing purposes –</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes –</b> Information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes –</b> Information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>What we do</b>	
<b>How does The State Credit Union protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
<b>How does The State Credit Union collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>Open an account or apply for a loan</li> <li>Give us your employment information or give us your contact information</li> <li>Show your driver's license</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>Sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>Affiliates from using your information to market to you</li> <li>Sharing for nonaffiliates to market to you</li> </ul> State law and individual companies may give you additional rights to limit sharing.

<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li><i>The State Credit Union has no affiliates</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li><i>Nonaffiliates we share with can include insurance companies, government agencies, plastic card processors (credit/debit/ATM), mortgage companies, consumer reporting agencies, and data processors.</i></li> </ul>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li><i>The State Credit Union doesn't jointly market</i></li> </ul>

**Other important information**

**Questions?**

**Phone: 304-558-0566**



**Rates as low as 5% APR on terms up to 15 months**

Loans from \$700 up to \$3,000 for your Christmas Shopping.

Starting October 1 - December 31, 2024.

Contact the CU and get your Holiday Cash today!

We have more low rates to get you excited!!



**to Delbart Vandevander of Volga, WV for winning the 2024 Summer State Get-A-Way Pomotion Drawing of \$500!**



**Monday thru Friday • Drive Thru 7:30 AM - 5 PM • State Payday 7:30 AM - 5 PM**

Phone: (304) 558-0566 • Fax: (304) 558-0137 • E-mail: [contact@scuww.com](mailto:contact@scuww.com) • [www.wvpecu.com](http://www.wvpecu.com)

**How to Get Applications**

Go to WVPECU, click on "Applications" at the top of the home page and simply go to the application you need. Print, Complete, Return to SCU by mail, fax, email, or in person. Or, you can call or visit the SCU.