



THE STATE QUARTERLY

We're Your  
*State Credit Union*

Winter 2025

A Publication for the Members of The State Credit Union

NCUA

2200 Washington Street East, Charleston, WV 25311 • 304.558.0566 • FAX: 304.558.0137 • [contact@scuwv.com](mailto:contact@scuwv.com) • [www.wvpecu.com](http://www.wvpecu.com)

## The State Credit Union Has Auto Rates As Low As 3.99% APR

**Same Rate for New & Preowned Automobile Loans.  
New Auto Rate applies to New or Used Autos.  
Lower rate means lower payment!**

- New and Preowned Autos– Model years 2019 to present.
- Buying or Refinancing.
- Special rates for a limited time only.
- Get preapproved with our easy website Loan Application or online.
- Payroll Deducted loans save you time and money.
- Recreational loans available on campers, side x sides, motorcycles, etc.

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

*Does not apply to existing SCU loans. Must qualify, other rates and terms available upon request.*

### Debit Card Users Member Notice: Coming Soon

Instant issue debit cards with the tap card feature. Our service goal is to provide members with the most updated technology that enhances convenience, timely replacement and issue, and safe usage.

**Sign up  
for Free**

**SCU  
SUPER  
CHECKING**

**Win \$300!! Open a new checking account from January 1 thru February 28, 2025 and receive an entry for a drawing to be held on Feb 28th for a \$300 gift card.**

- 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: \$86,000,000 | Loans: \$54,200,000 | Shares: \$70,300,000 | Net Worth: \$16,280,000**

## What Do You Want for "2025"?

What Do You Want For 2025? Please answer the questionnaire and give us your comments on what would make your business more convenient and better. This is **ALL** about **YOU**, tell us what you want and you will get a chance to win a \$100 Gift Card. All returned forms will be entered into a drawing for a \$100 gift card.

### Win a \$100 Gift Card

Please check the appropriate response and make any comments or suggestions.

- 1) Do you think the Credit Union is doing a good job serving the members?  
 Strongly agree    Agree    Acceptable    Disagree    Strongly disagree
- 2) Do you think the Credit Union offers a broad selection of products and services?  
 Strongly agree    Agree    Acceptable    Disagree    Strongly disagree
- 3) Do you think that Loan & Deposit rates are competitively priced?  
 Strongly agree    Agree    Acceptable    Disagree    Strongly disagree
- 4) Do you think that the Credit Union staff responds quickly and accurately to resolve concerns with your account?  
 Strongly agree    Agree    Acceptable    Disagree    Strongly disagree
- 5) How would you rate your overall experience with the Credit Union?  
 Excellent    Good    Fair    Poor
- 6) Has your experience with the drive-thru been convenient and timely?  
 Yes    No

Please Comment: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**Please fax, mail or deliver this survey form as soon as possible as the drawing will be held on January 31st, 2025.**

Member Name \_\_\_\_\_ Phone \_\_\_\_\_  
 Address \_\_\_\_\_ Email \_\_\_\_\_



## 2025 SCU HOLIDAYS

- January 1 — New Year's Day
- January 20 — Martin Luther King Day
- February 17 — President's Day
- May 26 — Memorial Day
- June 20 — West Virginia Day
- July 4 — Independence Day
- September 1 — Labor Day
- October 13 — Columbus Day
- November 11 — Veteran's Day
- November 27 — Thanksgiving Holiday
- November 28 — Lincoln Day
- December 24 — Christmas Eve 1/2
- December 25 — Christmas Day
- December 31 — New Years Eve 1/2

***Make your 2025 Resolution a simple one to partner with the State Credit Union for all your Financial needs.***

## Direct Deposit Your IRS Tax Refund at SCU

Have your IRS Tax Refund directly deposited into your **State Credit Union** account. Make sure to use the following information on your Federal and State Tax Forms to ensure a fast return:

Routing number is **251984467**  
 Checking account deposit suffix is **13**. Savings account deposit suffix is **00**. Use your member account number and add "**13**" or "**00**" to the end of your account number to direct it to checking or savings. Your account number with the suffix must equal **8 total digits**. Simply add the necessary number of Zeros ("0") to the front of the account number.

**Example:** Member number **5678** wants refund deposited to checking. Correct account number is: **00 5678 13**

**Example:** Member number **12345** wants refund deposited to savings. Correct account number is: **0 12345 00**



**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.