



# THE STATE QUARTERLY

## We're Your State Credit Union



Summer 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 serves over 9,000 members throughout all 55 counties in West Virginia, and is considered one of the state's largest member based credit unions. Member eligibility includes State Employees, Political Subdivisions, Boards of Education, Retirees and Family members of such. Assets near 90 million and through dedication, convenience and service the State Credit Union evolved to be a primary financial institution.

*We can meet your financial needs no matter where you work or reside.*

### PRODUCTS & SERVICES

#### LOANS

- New & Used Auto
- ATV's, Motorcycles, Boats
- Home Equity (Up to \$200,000) Signature
- Personal Lines of Credit
- Travel • Vacation • Christmas
- Savings & CD Pledge • VISA Cards
- Recreational Vehicles
- Overdraft Protection
- Loan Protection Insurance
- Apply Online through SCU on WEB

#### ACCESS TO ACCOUNTS

- MasterCard Debit Card
- SCU on Web - Home Banking
- SCU Mobile - Mobile Banking
- CU24 - Phone Response Unit
- Check Imaging & Remote Deposit

#### FEE FREE ATM NETWORK

Alliance One

#### SAVINGS

- Share Savings
- Share Draft Checking
- Share Certificates
- Christmas Savings
- Investor Savings
- Vacation Savings
- IRA's - Traditional & ROTH

#### OTHER SERVICES

- Direct Deposit Withdrawals by Mail
- Money Orders
- Travelers Cheques • Cashier's Checks
- NADA Auto Value Guides
- Agency Visitations • Notary Services
- Payroll Deduction • AD&D Insurance
- ACH Services • E-Statements
- E-Notifications • E-Alerts
- Prepaid Gift Card Program
- Bill Payment
- Many Other Services

### The State Credit Union Rates STILL Low for a limited time

- ❖ On new and pre-owned automobiles. *As low as 3.99% APR*
- ❖ On home improvement and home equity. *As low as 4.99% APR*
- ❖ On vacation & back to school. *As low as 5% APR*
- ❖ Special credit card. *As low as 6.99% APR*
- ❖ Get preapproved with our easy electronic Loan Application.

**Better Rates! Better Service!  
Better Credit Union!**



*We're Your*  
**State Credit Union**

[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.

**Statistics: Assets: \$90,000,000 | Loans: \$54,500,000 | Shares: \$71,700,000 | Net Worth: \$17,200,000**



**Obtain \$700 - \$3,000!**

**Rates as low as 5.0% APR on terms up to 15 months**

**April 1 - August 31**

With rates this low, why use your credit card for vacation or back to school expenditures. Contact The State Credit Union today! Great rates, generous payment terms, payroll deductions, quick and easy loan application process, and no application fees.

## 2025 SCU HOLIDAYS

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

## Want A Chance to win \$500?

### The State Get-A-Way



❖ **\$250 gift card to be used at WV State Parks!**

❖ **A \$250 SCU gift card to get you there!**

*(\$250 gift card for use at participating WV State Parks) State Park Card can be used for lodging, golf, dinner, etc...  
\$250 SCU gift card can be used anywhere*

For a chance to WIN the State Get-A-Way, simply update your contact information, phone number and email address, or sign up for eStatements and receive an entry for the drawing to be held July 31st.

The lucky winner of the \$500 value will be notified immediately! Promotion eligibility is from June to July 31st. Some restrictions apply; see your credit union for details.

**The following options are available to update your information: (Please return the information ASAP)**

**Fax: 304-558-0137 • Phone: 304-558-0566 • In Person: • Email: Contact@scuwv.com • Online Account:**

## ACCESS YOUR ACCOUNTS

MasterCard Debit Card • SCU on Web - Home Banking • SCU Mobile- Mobile Banking

CU24- Phone Response Unit • Check Imaging

Remote Deposit • Fee Free ATM Alliance One Network

*We also offer eStatements, E-Notifications, E-Alerts, Text Alerts, online bill payment, online loans and many other services you can utilize now and in the future. Go online at [wvpecu.com](http://wvpecu.com) or call us at 558-0566 to get started today. Once you are enrolled or set up, you can do your banking anytime you choose.*



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

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### 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.