



THE STATE QUARTERLY

We're Your
State Credit Union

FALL 2026

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 • www.scuwv.com



Cooperative Finance: A Steady Signal in a Noisy World

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 financial cooperatives are doing around the world and give members the opportunity to get more engaged. Celebrations across the globe include fundraisers, open houses, contests, picnics, volunteering and parades.

In 2026, World Council of Credit Unions (WOCCU) and Worldwide Foundation for Credit Unions (WFCU) invite you to celebrate the 78th anniversary of International Credit Union Day® on Thursday, 15 October, under the theme: **Cooperative Finance: A Steady Signal in a Noisy World.**

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

contact@scuwv.com

304-558-0566

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

2026 SCU HOLIDAYS

- October 12 — Columbus Day
- November 3 — General Election Day
- November 11 — Veteran's Day
- November 26 — Thanksgiving Holiday
- November 27 — Lincoln Day
- December 24 — Christmas Eve 1/2 Day
- December 25 — Christmas Day
- December 31 — New Years Eve 1/2 Day

No check writing limits
No monthly fee
No minimum balance fee

**SCU
SUPER
CHECKING**

**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: \$94,500,000 | Loans: \$54,000,000 | Shares: \$74,500,000 | Net Worth: \$18,930,000

FACTS		WHAT DOES THE STATE CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?		
Why?	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.			
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: • Social Security number and account balances • Account transactions and credit card or other debt • Credit history and payment history When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.			
How?	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?	
For our everyday business purposes – 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	
For our marketing purposes – to offer our products and services to you		Yes	No	
For joint marketing with other financial companies		No	We don't share	
For our affiliates' everyday business purposes – Information about your transactions and experiences		No	We don't share	
For our affiliates' everyday business purposes – Information about your creditworthiness		No	We don't share	
For our affiliates to market to you		No	We don't share	
For nonaffiliates to market to you		No	We don't share	
What we do				
How does The State Credit Union protect my personal information?	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.			
How does The State Credit Union collect my personal information?	We collect your personal information, for example, when you • Open an account or apply for a loan • Give us your employment information or give us your contact information • Show your driver's license We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.			
Why can't I limit all sharing?	Federal law gives you the right to limit only • Sharing for affiliates' everyday business purposes – information about your creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you State law and individual companies may give you additional rights to limit sharing.			
Definitions				
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • <i>The State Credit Union has no affiliates</i>			
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • <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>			
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • <i>The State Credit Union doesn't jointly market</i>			
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, 2026.

Contact the CU and get your Holiday Cash today!

We have more low rates to get you excited!!



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.

Congratulations
to Sherri Young of Clendenin, WV for winning the 2026
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 • www.wvpecu.com