



THE STATE QUARTERLY

We're Your State Credit Union

Summer2026

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

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 approaching 100 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 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.

Statistics: Assets: \$96,500,000 | Loans: \$54,000,000 | Shares: \$76,500,000 | Net Worth: \$18,765,000



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.

2026 SCU HOLIDAYS

- September 7 — Labor Day
- 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

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 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
Phone: (304) 558-0566 • Fax: (304) 558-0137 • E-mail: contact@scuwv.com • 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.