



THE STATE QUARTERLY

We're Your  
*State Credit Union*

Spring 2024

A Publication for the Members of The State Credit Union

NCUA

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## Member Notice

As a member of good standing of the State Credit Union, you have a no-cost \$2,500 Accidental Death and Dismemberment benefit. This AD & D benefit and other items are provided jointly through us and American Income Life Insurance Company (AIL). This benefit will work in conjunction with the \$1,000 benefit you currently have if you enrolled. The great

thing of this additional \$2,500 benefit is you have it whether you enroll or not. It's yours automatically for being a member and you have the option to designate a beneficiary or simply have it paid to your estate. Please watch closely for information on this great benefit and others as more information will be available soon.

## NOTICE TO DEBIT CARDHOLDERS

Notice to Debit Cardholders: Debit Cardholders will have a new and improved Fraud Dispute System starting April 2, 2024, the service will be available 24-7 for you to dispute fraud, status your lost or compromised card and so much more. A dedicated contact number will be provided. Once again, this service is being provided in an effort to help reduce fraud and risk to your accounts. Please watch for more information coming soon.

## Looking For A Great Auto Rate With Great Service?

SCU is offering for a limited time: up to **1 % off** on Auto Rates

- ✓ **Purchasing New or Used Autos – (1 percent savings is huge!)**  
Take up to 1 percent off stated qualified rates.
- ✓ **Refinancing Used Autos** – Refi with us from another institution and get up to 1 percent off your existing rate.

**Save money!!!**

- ✓ **Quick, easy, convenient, payroll deducted & online loan applications!**

**Big Discounts !!! Will Not Last Long!!! HURRY**

\*Offer does not apply to existing loans at SCU. Automobile Floor Rate of 3.99%. Rate offer discounts only apply to automobile rates and recreational rates.



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304-558-0566

**Statistics: Assets: \$84,500,000 | Loans: \$51,400,000 | Shares: \$70,000,000 | Net Worth: \$15,211,000**

## 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, on-line 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.*

## 2024 SCU HOLIDAYS

May 27 — Memorial Day  
June 20 — West Virginia Day  
July 4 — Independence Day  
September 2 — Labor Day  
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



**Obtain \$700 - \$3,000 for your Vacation!**  
**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 expenditures. Contact The State Credit Union today! Great rates, generous payment terms, payroll deductions, quick and easy loan application process. Tell your co-workers and family members about the Great Vacation Loans, because all state workers and family members are eligible! All loan applications subject to credit approval. Call or visit The State Credit Union for details.



Congratulations to  
Heather McCloud  
of Danville for  
winning the Winter  
2024 drawing for a  
\$100 Gift Card.

We also have a Winner of the  
“new checking account sign up”  
for \$300 gift card, Edward Burns  
of Mammoth.



Members can purchase  
Kings Island tickets  
online at  
[www.visitkingsisland.com](http://www.visitkingsisland.com)

**Discounts  
available  
online!**

### Notice Debit Card Users Traveling Outside the U.S.A.

Call us before you travel outside the United States. Due to increased fraud your transactions may be blocked without preauthorization. This restriction is for your protection as well as ours and we apologize for any inconveniences.



The Annual Meeting for  
The State Credit Union  
members is set for Tuesday, April  
16, 2024 at 11:30 am for the election of  
a director and other matters.

The meeting will be held at The  
State Credit Union, 2200 Washington  
Street East, Charleston, WV 25311. If  
you would like to participate via zoom,  
contact us.



### How to Get Applications

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)

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.