



Interest

REWARDING MEMBERSHIP GETS NATIONAL RECOGNITION



Vickie van der Have
President/ CEO

Despite the endless stream of downbeat news about the retrenching in the financial services industry, our members can find comfort in the credit union's commitment to give back to its members.

Washington, D.C. based Callahan & Associates recently named Weber State Credit Union as the 5th ranked credit union in the United States for its overall "Return to Members" in the mid-sized credit union category. The mid-sized credit union category includes 768 other credit unions nationwide. The "Overall Return to the Members" ranking is derived through a composite score based on total return to savers, total return to borrowers, and number of products used per member.

Rewarding Membership is more than a slogan for us, it's a commitment to our member owners. This is the sixteenth consecutive quarter the credit union has received a 5-star rating from Callahan, and we plan to continue rewarding our members for their loyalty well into the future.

On top of the great savings and loan rates, members are rewarded with peace of mind about their financial institution. Weber State Credit Union is considered well-capitalized by NCUA, giving us the ability to weather even the most difficult of financial storms. But even more encouraging than a healthy capital reserve, is the fact that WSCU maintains the lowest delinquency ratio of any of the top 25 credit unions in Utah. No institution can truly be safe and stable without both elements of low delinquency and high capital. Our members can be confident we have both.

This is a great time to be a member of WSCU. Our product and service lineup are constantly improving, our rates are competitive, and we are continually seeking new ways to reward our members. The rating from Callahan, as prestigious as it is, only serves to validate what our members already know; they belong to one of the best credit unions in the country.

SHRED-IT DAY AND CLASSIC CAR SHOW



The 5th Annual Free Community Shred-It® day will be held on Saturday, April 18th at the Main, North, and Roy branches from 10:00 a.m. to 3:00 p.m. Members will be able to securely dispose of personal documents to help prevent ID theft and fraud. Please bring all your personal documents (up to 5 boxes) to shred. Shred-it® company will provide services free of charge to the public, so please share this worthwhile event with friends and family.



While at Shred-It day, please enjoy our third annual Classic Car Show in the parking lot of the Main Office from 10:00 a.m. to 3:00 p.m. There will be free hot dogs and drinks for everyone, and prizes for the car owners. If you are interested in displaying a car at the show, please call Robyn at (801) 866-1065 to register.

SECOND NOTICE OF ANNUAL MEETING AND BOARD ELECTIONS

Members are invited to attend the 52nd Annual Meeting on April 23, 2009. Doors will open at 6:15 p.m. at the Dee Events Center with the meeting beginning at 6:45 p.m. In conjunction with the meeting, elections for three Weber State Credit Union Board of Directors positions will be held. Two positions are for three-year terms, and one position is for a two-year term. The following candidates have been placed on the ballot by the nominating committee.



Evelyn Harris (incumbent)- Evelyn graduated with her Bachelor's degree and Master's degree from Brigham Young University. She has studied with many nationally known teachers in voice, pedagogy, and choral conducting. She was an instructor at Weber State University until her retirement in 2000 after 28 years of service. She was elected to serve on the Board of Directors at Weber State Credit Union in 2004 and is currently the Board Secretary. Evelyn has been a member of the credit union since 1966.



Jody Lake (incumbent)- Jody has been an employee at Weber State University since 1980, and is currently the Director of the Dee Events Center. Jody has attained the rank of Certified Facilities Executive in the International Association of Assembly Managers organization and has served on several IAAM national boards. Jody served on WSCU's supervisory committee from 2002 to 2006, has served as a Board member since 2006, and is currently the Board Vice-Chair. Jody has also been a credit union member since 1980.



Shane Schvaneveldt (incumbent) ... Shane has been a Professor of Management in Weber State University's business school since 1992 where he has served as Interim Director of its Master of Business Administration (MBA) program and on the university's accreditation steering committee. Shane has been a WSCU Board member since February of 2009 and a member of WSCU since 1992.



Jan Ukena- Jan received her Bachelor's degree from Weber State University in Political Science with a Legal Studies minor. She has worked with various municipalities including the city of Salt Lake, Riverdale, and Ogden city as a development planner and building plans examiner. She has been a member of WSCU's Supervisory Committee since 2008 and has been a credit union member since 2006.

ALL WSCU BRANCHES ARE NOW SERVICE CENTERS

As part of the new system conversion in February, all Weber State Credit Union branches became Credit Union Service Center outlets. Credit Union Service Centers are a network of credit unions from all over the country who share facilities to give members over 3,500 convenient locations to perform transactions just as if they were in their home credit union.



Members of other participating credit unions can now use WSCU branches to conduct transactions. Members at WSCU can also visit other participating credit unions across the United States to conduct their transactions. For a list of all credit union service centers, please visit www.creditunion.net.

REGULATION D- HOW IT AFFECTS YOUR ACCOUNT

Regulation D impacts the number of transactions WSCU may allow on your deposit accounts. The regulation was implemented by the Board of Governors of the Federal Reserve system whose purpose ensures that financial institutions maintain adequate reserves for the funds they have on deposit. Federal Regulation D places a monthly limit on the number of transfers you may make from a Share Savings or Money Market account without requiring your physical presence. Transfers affected by Regulation D include:

- Transfers made using E-Branch/ Online Banking or Telephone Teller
- Overdraft transfers (made automatically to cover insufficient funds in other accounts)
- Pre-authorized, automatic, scheduled or recurring transfers (see below)



You are allowed up to six of the above mentioned transfer types per month per account; however, only three of the transfers can be made electronically. To ensure compliance with Regulation D, WSCU assesses a \$5.00 fee per transfer from your Share Savings or Money Market account in excess of Regulation D limits at the end of each month.

Regulation D does not apply to checking accounts, loan payments, or balance inquiries. Also, there are no limitations to the number of transactions made in-person, by mail, or at an ATM.

For questions regarding Regulation D, please contact the Help Desk at 801-399-9728.

RELAY FOR LIFE

Weber State Credit Union will again be a proud sponsor of the American Cancer Society's Relay for Life on June 5th and 6th at the Weber State University football stadium. Members can honor friends and loved ones with a personalized Luminary bag that will be lit during a special ceremony. Luminary bags can be purchased at any of the WSCU branches for \$5 each. All proceeds will go directly to the American Cancer Society.



INTERNATIONAL ATM CARD SECURITY



In an effort to help protect members and combat the ever increasing threat of fraud, Weber State Credit Union has a restriction in place for ATM and PIN-based transactions outside the United States. By blocking these types of transactions internationally, WSCU is able to prevent costly fraud on accounts. Members can release this lock on their account by request whenever traveling outside the United States. If you plan to travel and will need access your funds through an ATM or Debit card, please call the VISA department at 801-399-9728.

WSU ALUMNI GOLF TOURNAMENT

The Weber State University Alumni Association will be hosting the 8th annual Drive for Scholarships golf tournament on June 12th at The Barn golf course. Weber State Credit Union will be the title sponsor of the tournament again this year.

Members interested in participating or co-sponsoring the event should visit the credit union's Web site for sign up information. Proceeds from the event will be donated to the Weber State University Alumni Association Scholarship Fund.



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LOCATIONS AND HOURS

MAIN OFFICE

4140 Harrison Blvd.
Ogden, UT 84408
(801) 399-9728
1-888-978-9728

Office Hours:
Mon-Fri 9am-6pm
Drive Up Service:
Mon-Fri 9am-6pm
Sat 9am-1pm

ROY BRANCH

5997 South 3500 West
Roy, UT 84067

Office Hours:
Mon-Fri 9am-6pm
Drive Up Service:
Mon-Fri 9am-6pm
Sat 9am-1pm

NORTH BRANCH

1529 N. Washington Blvd.
Ogden, UT 84404

Office Hours:
Mon-Fri 9am-6pm

SHEPHERD UNION BRANCH

2106 University Circle
Ogden, UT 84408

Office Hours:
Mon-Fri 8am-4pm

DAVIS T.L.C. BRANCH

915 West 1000 North
Layton, UT 84041

Drive Through Only:
Mon-Thur 9am-5:30pm
Friday 9am-6pm

ATM LOCATIONS

WEBER & DAVIS COUNTY

Main Branch
4140 Harrison Blvd. Ogden, UT
Shepherd Union
2106 University Circle Ogden, UT

Dee Events Center
4450 Harrison Blvd. Ogden, UT
Roy Branch
5997 S. 3500 W. Roy, UT

North Branch
1529 N. Washington Blvd. Ogden, UT
Ogden-Weber ATC
200 N. Washington Blvd. Ogden, UT

University Village
1321 East 4600 South Ogden, UT
Davis Campus
2750 University Park. Layton, UT

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complete listing of locations



COTTONWOOD CENTER

1963 East 4800 South
Holladay, UT 84117
(801) 272-6755

WEST VALLEY CENTER

3569 West 3500 South
West Valley, UT 84119
(801) 967-0069

WEST JORDAN CENTER

3078 West 7800 South #10
West Jordan, UT 84088
(801) 569-1799

SOUTH TOWNE CENTER

57 West 10600 South
Sandy, UT 84070
(801) 553-1282

ST. GEORGE CENTER

616 South River Rd.
St. George, UT 84790
(435) 656-5620

CU Service Center Hours:
Mon-Fri. 9am-7pm, Sat. 9am-5pm

HOLIDAYS & CLOSURES

WSCU will be closed for the following days:

Memorial Day Monday, May 25th
Independence Day Friday, July 3rd



**WEBER STATE
CREDIT UNION**
Rewarding Membership®

