



Strong, Stable, and Nationally Recognized.



Vickie van der Have
President/CEO

During the past quarter, Weber State Credit Union received two noteworthy honors from consumer reporting agencies. The first was from Bauer Financial, a nationally-recognized firm that rates and recommends credit unions and banks. WSCU was recognized as a 4-star institution by Bauer, and placed on the company's list of recommended credit unions. The second honor came from Callahan and Associates, a Washington, D.C. based research firm. Callahan ranked WSCU 5th in the United States for the second quarter in a row in the Total Return to the Member category for 768 mid-sized credit unions.

During these turbulent times, we continue to assure our members of the financial stability and soundness of Weber State Credit Union. It should also be reassuring to our members that firms such as Bauer Financial and Callahan and Associates also recognize our safety and soundness. We enjoy one of the lowest loan delinquency and charge-off ratios in the state, and are considered "Well Capitalized" by the NCUA with 8.78% of our assets held as capital reserves.

Thanks to prudent decisions made years ago, Weber State Credit Union has not had to retract its lending activities. We have worked hard to preserve and even increase our lending efforts in the wake of the bank retrenchment. Our current Home Equity Line and Auto Loan promotions offer some of the deals in the state. This is a great time to be a member of Weber State Credit Union, and our members can take confidence that our best days are still ahead of us.

Members can view the rating of any bank or credit union by visiting www.bauerfinancial.com/ratings.html. Financial statements and ratios are available for any bank at www.fdic.gov, and credit union data is available at www.ncua.gov.



Home Equity Line of Credit

**3.60%
APR**

with automatic payments on credit lines up to \$100,000

ZERO

Closing costs*

The best food is cooked with love. Build it for family.
Finance it with a Home Equity Line.



*O.A.C. Variable rate Home Equity Line of Credit at Prime + 0.35% with automatic monthly payments. Promotion carries a two-year early closure penalty. Equal housing lender. Limited time offer. See a representative for complete details.

NO EXPIRATION ON VISA REWARDS



Effective October 1, 2009, Reward Points for the WSCU VISA Debit card and Platinum credit card will no longer have an expiration date, so you can continue to earn points to use for free merchandise and travel rewards without expiration. Airline tickets start at 32,500 points, and merchandise rewards begin at just 1,300 points. Earn one Reward Point for every two qualifying dollars spent on your VISA Debit card, and one point for every qualifying dollar spent on your VISA Platinum credit card.

STUDENT LOANS AT WSCU



If you or one of your family members will be attending a college or university this fall, now is the perfect time to begin applying for financial aid. There are a variety of Student Loan options available to both students and their parents to help finance the tuition, books, housing, food, transportation and other expenses associated with higher education.

To download a free Student Loan guide, visit weberstatecu.com/StudentLoans.html for step-by-step instructions on how to obtain financing for education. Student Loan guides are also available in each of our branches. While completing your Student Loan application, don't forget to use lender code **829158** to select WSCU for your loan funding.

DORMANT ACCOUNTS

Utah state law requires WSCU to forward unclaimed property to the government if the owner cannot be contacted. In compliance with state laws, WSCU will attempt to contact members with dormant accounts before forwarding assets to the state. If you receive a letter of account dormancy, please respond to the credit union by following the instructions included in the notice as soon as possible to protect your funds.

WSCU PRIVACY POLICY

We collect non-public personal information about you from the following sources:

- Weber State Credit Union applications and other forms
- Transactions processed by Weber State Credit Union
- Consumer reporting agencies
- Other sources when verifying the information provided on applications and other forms.

We may disclose the information we collect to companies that perform marketing services on our behalf, or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy, we do not permit these companies to sell the member information we provide to other third parties. We may also disclose your nonpublic personal information under other circumstances as permitted or required by law, such as processing transactions on your behalf, conducting the operations of the credit union, following your preauthorized instructions, or protecting the security of your financial records. Should you terminate your membership with Weber State Credit Union, your nonpublic personal information will be provided to other financial institutions or consumer reporting agencies only as permitted or required by law. We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Weber State Credit Union employees value the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

COMMUNITY INVOLVEMENT

Shred-it Day and Car Show - On April 18th, the credit union held its 5th Annual Shred-it day to provide free document shredding for the community. In conjunction with the event, a classic car show was held at the Main branch.

Adopt-a-Highway - On May 30th, credit union employees donated their time to clean a beautiful stretch of Highway 39 in Huntsville.



Alumni Golf - WSCU was the Title Sponsor of the Weber State University Alumni Golf Classic held on June 12th. The tournament raised money for student scholarship funds during the event.

Relay for Life - On June 5th, credit union employees participated in the American Cancer Society's Relay for Life at the Weber State University football stadium. This annual event helps to raise money to fund cancer research.

REWARDING RATES

Weber State Credit Union was once again ranked 5th in the United States for the first quarter of 2009 in the "Total Return to the Member" category for mid-sized credit unions. The score used by Callahan and Associates to assign the ranking is a mixture of the total return to savers, total return to borrowers, and member loyalty. Weber State Credit Union achieved the ranking in a peer group of 768 credit unions across the country.

Weber State Credit Union is constantly focused on rewarding all members, both savers and borrowers. To reward the loyalty of members, there are two different programs available.

For savers, the V.I.P. Club offers an extra 0.15% APY on Money Market and Certificate of Deposit rates. The V.I.P. rate increase is applied only to the account (not the individual) with 5 or more qualifying products.

For borrowers, members can receive a 0.15% discount on their loans by setting up automatic loan payments from their WSCU Checking account at the time of loan closing.



*The V.I.P. Club.
Rewards Loan Rates.*

Two more reasons WSCU was ranked 5th in the United States. Again.

KIDS CLUB DAY AT DINOSAUR PARK



Weber State Credit Union will be holding a Waldo's Club day at the Ogden-Eccles Dinosaur Park on Saturday, August 8th. All Kid's Club members will be mailed a coupon for free admission and a free lunch.

All children 11 years of age and under, with an account in their own name, are automatically enrolled in the Waldo's Savers Kids Club. Open your account today and join us for a fun day at the Dinosaur Park.

SUMMER SKIP-A-PAYMENT

If you would like a little extra cash during the summer season try our summer Skip-a-Payment.

Just fill out the form and mail or deliver it to WSCU before August 14th and you can skip one or all of your loan payments for a month. Several loans are not eligible, such as VISA balances, delinquent loans, and loans less than 6 months old. Mortgages may be eligible, depending on circumstances. There is a small fee of \$35.00 that applies for each loan payment skipped.

SUMMER 2009 SKIP-A-PAYMENT

NAME _____ ACCOUNT # _____

PLEASE SKIP (SELECT ONE):

ALL AUGUST LOANS AUGUST _____ LOAN

ALL SEPTEMBER LOANS SEPTEMBER _____ LOAN

The loan payment due will be advanced one month to the loan(s) indicated above. This loan is paid monthly directly by me or automatically from my savings or checking account. I understand that interest will accrue at the normal rate and that the skipped payment will be deferred to the end of my loan. I also understand that this offer is valid only through Friday, August 14, 2009. Please sign (all co-signers must also sign to make the extension valid) and mail or deliver to WSCU. In the event of a claim, GAP insurance does not cover skipped payments. I understand \$35.00 will be deducted from my account for this privilege.

X(co-signer) _____

X _____ X(co-signer) _____



WEBER STATE CREDIT UNION

Rewarding Membership®

4140 Harrison Blvd
Ogden, UT 84408-4140

PRSR STD
US POSTAGE
PAID
Permit No. 3280
SLC, UT



My Night Club.

No cover charges, great music and the perfect gathering place.
Build it for good times. Finance it with a Home Equity Line.

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

Summer Office Hours:
Mon-Fri 9am-2pm

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

CO-OP NETWORK ATMS

28,000+ Surcharge free
CO-OP ATMs
Visit weberstatecu.com or
call 1-888-SITECOOP for a
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 on the following days:

Pioneer Day
Labor Day

Friday, July 24th
Monday, September 7th



WEBER STATE CREDIT UNION
Rewarding Membership®

