



Interest

N E W S L E T T E R

INTRODUCING MYFUND.



Vickie van der Have
President/ CEO

WSCU is pleased to announce an all-new account designed with one purpose: to help you save. Committing to a savings plan can sometimes be difficult, but with the new MyFund account, you can pick what you want to save for, and decide how much money to dedicate each month toward reaching your goal. Whether you choose to save \$10 per month or \$1,000 per month, MyFund savings is the perfect account to help you reach your goal.

The MyFund account places an automatic deposit from your payroll or another WSCU account into a protected savings account each month. To help make sure your money stays put, withdrawals are limited to two per year. You can also add extra money to the account at any time. There are no minimum balances, and you'll earn a competitive interest rate on every dollar in your account.

Whether you are saving for the holidays, a vacation, a down payment, education, or just saving for a rainy day, the new MyFund account gives you the flexibility of a savings account with the dedication of a Certificate of Deposit. To open your MyFund account, visit any branch or contact the Help Desk at (801) 399-9728.

MY[*]FUND

*SAVINGS FLEXIBILITY. CERTIFICATE DEDICATION.

10 WAYS TO SAVE MONEY WITHOUT LIVING LIKE YOU'RE BROKE.

Building a cushion of savings is always a good idea, but it's easier said than done. That's why WSCU created the MyFund account. Saving money every month can be done, here are some tips to help you save money in other areas to place in your rainy-day fund.

1- Bundle Utilities- Combine your telephone, Internet and television packages under one roof to save. Saving just \$10 per month by bundling will get you \$120 toward your emergency savings, and you could save even more.

2- Consider VOiP Telephone Service- If you currently get high-speed internet, consider moving your home phone to a service like Vonage or T-Mobile@Home and save \$15 per month or \$180 per year. Save even more by eliminating home phone service and just using your mobile phone.

3- Pack a lunch- It may sound cliché, but packing a lunch to work just one day a week will save you approximately \$5- \$7 per week, or up to \$364 per year.

4- Rent a Movie- Going to the movie theater

for two can cost between \$15 and \$25 if you include snacks. Rent a movie from an automated machine for \$1 instead of going to a movie once a month, and you can save up to \$288 per year. Still want to see movies on the big screen? Go to a matinee show and save \$3-\$5 per ticket.

5- Replace Incandescent light bulbs- Replacing just one incandescent light bulb with a compact-fluorescent bulb from any grocery or hardware store to reduce energy consumption by up to 75% per light bulb.

6- Drive your car longer- A car repair bill may seem expensive, but the annual repairs on a used car are often far less than the annual payments (and insurance increase) on a new car.

7- Eliminate Premium channels- Paying for premium movie channels on your satellite or cable bill can cost between \$10 and \$40 per month, eliminate the premium channels and rent a movie to save up to \$480 per year.

8- Avoid convenience store purchases- A 32 oz. soda and candy bar will cost about \$2.50 at

a convenience store, if you visit a convenience store for a drink and snacks twice a week, that's \$240 per year.

9- Don't use premium gas- If your car doesn't require premium fuel, don't use it. Check your owner's manual for manufacturer's recommendations. If your car can run on regular fuel, there is no benefit to paying for premium. Saving \$0.20 per gallon at the pump can save you \$120 per year if you drive 15,000 miles in a car that gets an average of 25 mpg.

10- Drive a fuel-efficient car- An average driver drives 15,000 miles per year in their car. A car getting 20 MPG would use 750 gallons of gas annually. A car getting 30 MPG on average would use only 500 gallons of gas per year. At \$2.60 per gallon, a more efficient car could potentially save \$650 per year.

Building an emergency fund of \$1,000 may seem daunting, but making some minor lifestyle changes and redirecting the saved money into an automated savings account like the new MyFund Savings can help you put cash away for a rainy day.

CARD ACT OF 2009

On May 22, 2009, the Credit Card Accountability Responsibility and Disclosure Act (C.A. R.D. act) was signed into law. The CARD act of 2009 represents a major change to the credit card industry, and a few of those changes will affect card holders at Weber State Credit Union.

WSCU currently has a mix of fixed and variable-rate cards. On January 1, 2010, all fixed rate cards will be converted to variable rate cards tied to the Prime rate. All existing cardholders should have received a notice on the change in the terms of their cards.

If you have any questions regarding the new credit card law and how it affects your account, please contact the Help Desk at 801-399-9728.
www.weberstatecu.com/Security.html



See's CANDIES

Join us for a mouth-watering tradition this holiday season and save. WSCU will be taking orders for See's candies for your holiday enjoyment and for those on your gift-giving list.

Candies are now on sale and can be purchased at the Main branch. Orders must be placed and paid for by Friday, November 13th. The candies will be available for pick-up beginning December 7th.

VISA GIFT CARDS



If you're looking for the perfect gift this holiday season, get a VISA gift card. Cards can be purchased in denominations from \$10-\$500, and can be used most anywhere VISA is accepted. Stop by one of our branches to purchase a card.

*VISA Debit & Platinum cards.
Get yours now for the holidays.*

- RATES AS LOW AS 9.75% APR FOR VISA PLATINUM
- NO ANNUAL FEES
- ACCESS OVER 28,000 NATIONWIDE ATMS FOR FREE

COURTESY PAY PROTECTION

We know that small mistakes and miscalculations can occur, and WSCU can help you prevent bouncing a check or ACH item. With Courtesy Pay, your checking account will be covered to a negative balance of up to \$500 for up to a 30-day period. You will only be charged \$25 for each paid item, but will avoid the accompanying fees that the merchant will charge you for a returned check or ACH item.

In general, qualified members automatically receive this service. Whether your overdrafts will be paid is discretionary, and we reserve the right not to pay. For example, we typically do not pay overdrafts if your account is not in good standing, or you are not making regular deposits, or you have too many overdrafts. Business or Organizational accounts, temporary residents and members with accounts in default will not be granted this service. If you wish to opt out of Courtesy Pay, please contact the Help Desk by calling 801-399-9728.



COMMUNITY INVOLVEMENT

OWATC Scholarship Tournament - On September 1st, WSCU was a headline sponsor for the Ogden-Weber Applied Technology Center Scholarship Golf Tournament. The event raises money each year to provide scholarships for OWATC students.

WSU Cat Bash - WSCU will be the title sponsor for the WSU Wildcat Club's Cat Bash scholarship fund-raising dinner on November 6th.

Warm the Soles- We will be holding our annual "Warm-the-Soles" event this year to raise money to buy shoes for needy children at a local elementary school.

Our goal this year is to provide 115 pairs of shoes for kids. Thirty-five dollars will provide up to two pairs of shoes, but we will gladly accept any donations. Please make a donation at any of our branches, over the phone, or by mail. All proceeds from our winter "Skip-a-Payment" promotion will also go to provide this much needed service to our community.



ACCESS WSCU AT OVER 3,800 BRANCHES

From Tallahassee to Tacoma and Los Angeles to Lancaster, you can access your WSCU accounts at local credit union branches across the country through the Credit Union Service Center Network.

Credit Union Service Centers act as extensions of the WSCU branch network at over 3,800 locations across the country. Members can walk into a Credit Union Service Center, give a teller their account number, and conduct transactions as if they were in a branch of WSCU.

There is no fee to use a Credit Union Service Center, and they are located just about everywhere. To find the nearest Credit Union Service Center, simply go to www.creditunion.net and type in your address.



28,000+ FREE ATMS NATIONWIDE

When credit unions cooperate, you win. Weber State Credit Union has teamed up with thousands of credit unions across the country through the Co-Op Network to provide access to over 28,000 fee free ATMs.

All together, the network of free ATMs available to Weber State Credit Union members is bigger than those of Chase/WaMu®, Wells Fargo/Wachovia®, and Zion's Bank® combined. So rest assured, no matter where you go, as a Weber State Credit Union member, you will have the convenience that can come only through cooperation. Just look for the Co-Op logo for free ATM access.



WINTER SKIP-A-PAYMENT

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

Just fill out the form and mail or deliver it to WSCU before Friday, January 22, 2010 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.

WINTER 2009/ 2010 SKIP-A-PAYMENT

NAME _____ ACCOUNT # _____

PLEASE SKIP (SELECT ONE):

ALL DECEMBER LOANS DECEMBER _____ LOAN

ALL JANUARY LOANS JANUARY _____ 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, January 22, 2010. 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.

X (co-signer) _____

X _____ X (co-signer) _____



WEBER STATE CREDIT UNION

Rewarding Membership

4140 Harrison Blvd
Ogden, UT 84408

PRSR STD
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PAID
Permit No.
3280

IF YOU COULD SAVE FOR ANYTHING,
WHAT WOULD YOU SAVE FOR?

MY[*] FUND

*SAVINGS FLEXIBILITY. CERTIFICATE DEDICATION.

- IT'S MY [*Holiday Shopping*] FUND.
- IT'S MY [*Rainy Day*] FUND.
- IT'S MY [*Finish the Basement*] FUND.
- IT'S MY [*European Vacation*] FUND.
- IT'S MY [*Donate to Charity*] FUND.
- IT'S MY [*Down Payment*] FUND.
- IT'S MY [*Go Back to School*] FUND.

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 9am-6pm

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

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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:

Veteran's Day	Wednesday, November 11th
Thanksgiving	Thursday, November 26th
Christmas Day	Friday, December 25th
New Year's Day	Friday, January 1st



WEBER STATE CREDIT UNION

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