



# Interest

N E W S L E T T E R

## FREE ACCOUNT ALERTS

ACCOUNT ACTIVITY ALERTS VIA TEXT OR E-MAIL

On April 1, 2008, Weber State Credit Union will launch free account alerts as a new service to our members.



Account alerts are set up within E-Branch, and can include a variety of different notices. For example, if you would like to know when your account balance goes below a certain dollar amount, E-Branch will send you a text message or E-mail to let you know your balance has gone below the threshold you have specified.

Account alerts can also notify you when your loan payments are due, let you know when money comes into your account (like a payroll deposit), or when a specific check number clears your account.

To set up free account alerts, simply log in to your E-Branch account any day starting April 1<sup>st</sup>, and click on the "Account Alerts" button on the left side of the screen. E-Branch will then walk you through the brief setup and disclosures. Alerts remain active until turned off, and are issued each morning to reflect activity from the previous day's transactions. For questions regarding the new Account Alert features, please contact the Help Desk at 801-399-9728.

## GO GREEN WITH E-STATEMENTS

Recent forest fires in the United States have left millions of acres of land without trees. Urbanization, logging, and dry conditions have also left millions more barren. In an effort to replenish some of the beautiful forests in our country, and to reduce unnecessary paper usage, Weber State Credit Union will be doing its part to help replant our forests. In conjunction with the National Arbor Day Foundation, Weber State Credit Union will donate funds to plant one tree for every new E-Statement enrollment between March 1st and April 30th.

E-Statements look exactly like your paper statements, but are securely viewed online through our E-Branch service. This ensures that nobody looks at your statement except you. Identity thieves have the ability to steal mail and paper statements from mail boxes which could expose your account information to criminals. By using E-Statements, you can help eliminate the threat of identity theft and mail fraud. To enroll in E-Statements, please log in to your E-Branch account, or call 801-399-9728.



## FREE MOBILE TXT BANKING

ACCESS YOUR ACCOUNT FROM ANYWHERE

Beginning April 1<sup>st</sup>, our E-Branch is going mobile with text-message based banking.



Now members will have the flexibility to check balances, make transfers, view history, see if a check has cleared, look at loan history, or make a loan payment from a mobile phone.

The setup process is simple, and generally takes less than five minutes. To configure your phone for TXT banking, just log in to your E-Branch account and select "TXT Banking" on the left side of the screen.

After your account has been set up for TXT banking, simply text a command, and the PIN you create during setup to [wscu@cutxt.com](mailto:wscu@cutxt.com) from your cell phone. For example, if your PIN was 1234, to check your balance, your text would read: "1234 BAL". To see the complete list of commands for using TXT banking, log on to your E-Branch account beginning April 1<sup>st</sup>.

While TXT banking will work with most mobile phones, some phones are not compatible with this new service. For questions regarding Mobile TXT Banking, visit our Web site at [www.weberstatecu.com](http://www.weberstatecu.com), or contact the Help Desk at 801-399-9728.



## FIRST ANNUAL 5K RUN

On May 3, 2008, WSCU will host its first annual 5k run to raise money to fund cancer research. The race will be held at the Main Office, and will include a 5k run, a 2 mile walk, and a 1 mile Kids' course. Registration is available on the credit union's Web site.

Pre-registration is due by May 1<sup>st</sup>, and will cost \$20 for adults (includes a T-shirt), and \$10 for kids. Registration on the day of the race will be \$25 for adults and \$10 for kids. If you would like to participate in the event, please register online at [www.weberstatecu.com/5k.html](http://www.weberstatecu.com/5k.html) before May 1<sup>st</sup>.

## SHRED-IT® DAY & CLASSIC CAR SHOW

The 4<sup>th</sup> Annual Free Community Shred-It® day will be held on Saturday, April 19th 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 second 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.



## RELAY FOR LIFE

Weber State Credit Union will again be a proud sponsor of the American Cancer Society's Relay for Life on June 6th and 7th 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.

## WSU ALUMNI GOLF TOURNAMENT

The Weber State University Alumni Association will be hosting the 7th annual Drive for Scholarships golf tournament on June 13th at The Barn golf course. Weber State Credit Union will be the title sponsor of the tournament.

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.



## SECOND NOTICE OF ANNUAL MEETING AND BOARD ELECTIONS

Members are invited to attend the 51st Annual Meeting and Board Elections on April 24, 2008. Doors will open at 6:00 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. Each position carries a term of three years. The following candidates have been placed on the ballot by the nominating committee.



### **Jim Harris**

Jim currently serves as the Director of Campus Development in Facilities Management for Weber State University, where he is responsible for real estate acquisitions, leases, records, and property negotiations for the University. Jim graduated from WSU with his Bachelor's in 1979. He has served in his current position with Weber State University since 2000, and has been a member of the credit union for 5 years.



### **E. Jeffrey Livingston (Incumbent)**

Jeff has been a professor for 36 years, and currently serves in the WSU School of Business. Jeff graduated from BYU with his Bachelor's in 1968, and received his Ph.D. in Business Administration from Arizona State in 1974. He has served as Interim Dean at the Business school, Dean of Continuing Education, Chair in the Department of Management, and Associate Vice President of Academic Affairs at WSU. Jeff has served on the WSCU Board for 14 years and has been a member since 1980.



### **Roger Smout**

Roger has held several successful positions in private industry for companies such as IBS, Inc. and Chembrite. He was awarded 2001 Salesperson of the Year, and in 2002, he was awarded the IBS Million Dollar Salesperson award. Roger graduated from Weber State University in 1997 with his Bachelor's degree in Technical Sales. Roger has been a member of WSCU for 28 years.



### **Kay T. Swan (Incumbent)**

Kay has served as Director of Family Education Center at WSU, Chair of WSU's Families Alive conference, and currently serves on the Executive Committee for WSU Women Studies. She received her Bachelor's degree in Home Economics from BYU, and Ph.D. in Family and Human Development from Utah State University. Kay has been a WSCU Board member since 2005 and has been a credit union member since 1981.



### **Charles Ulrich**

Charles has spent more than 25 years as a Certified Public Accountant working with individuals, small business owners, government, and non-profit organizations. He currently owns his own accounting firm in Ogden. Charles graduated from Weber State University in 1979 with his Bachelor's in Accounting and received his CPA license in 1981. He has been a member of WSCU for 11 years.



### **Ed Walker (Incumbent)**

Ed is currently a Professor of Chemistry at Weber State University, as well as a Director for the Utah Center of Excellence for Chemical Technology. Ed received the Crystal Crest award in 1983 and Seager Distinguished Teaching award in 2004. He received his Bachelor's in Chemistry from WSU in 1976, and his Ph.D. from Texas Tech in 1980. He has been a WSCU Board member since January of 2008 and a member of WSCU since 1982.

\*Voting is open only to primary account holders at least 18 years of age. Only one vote is allowed per member.



**WEBER STATE  
CREDIT UNION**

*Rewarding Membership®*

4140 Harrison Blvd  
Ogden, UT 84408-4140

PRSRST STD  
US POSTAGE  
**PAID**  
Permit No. 3280  
SLC, UT

# RV LOANS

NOW IN SEASON.

- › BOATS
- › CAMPERS
- › MOTORCYCLES
- › TRAILERS
- › ATVs
- › PWCS



LOAN AMOUNT	MONTHLY PAYMENT*	LOAN LENGTH
\$5,000	\$99	60 MONTHS
\$10,000	\$197	60 MONTHS
\$25,000	\$288	120 MONTHS
\$50,000	\$575	120 MONTHS
\$75,000	\$862	120 MONTHS

Payments based on 6.75% Annual Percentage Rate for term listed. Rate based on credit score. All loans given O.A.C., payment table is for illustrative purposes only. Your loan length and payments may vary, depending on the term of the loan and credit qualifications. For complete details, please see a WSCU loan officer.

## 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-Thurs 9am-5pm  
Friday 9am-4:30pm

### DAVIS CAMPUS BRANCH

2750 N. University Park  
Layton, UT 84041

**Office Hours:**  
Mon-Thurs 9am-5:30pm  
Friday 9am-5pm

### 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  
  
Union Building  
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

25,000+ Surcharge free  
CO-OP ATMs  
Visit [weberstatecu.com](http://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

WSCU will be closed to observe the following holidays:

Memorial Day	Monday, May 26
Independence Day	Friday, July 4



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