



# Interest

N E W S L E T T E R

## Returning to Our Members



Vickie van der Have  
President/CEO

It's no coincidence that Washington D.C. based Callahan and Associates has once again ranked Weber State Credit Union, "Best in State" in our asset category for providing superior value to our membership. WSCU has received this prestigious honor for 7 consecutive quarters. Member value is measured by Callahan's "Return to the Member" scoring system. The "Return to the Member" calculation considers three core credit union functions of lending, savings and product usage with three main components: Return to the Savers, Return to the Borrowers and Member Service Usage. The ranking system is an index calculation that takes into account a credit union's performance in comparison with its asset peer group. Of the 765 credit unions in our asset category across the United States, WSCU is ranked 9th

overall. How do we do it? By placing an unrelenting and constant focus on one thing--you, the member. While some credit unions provide depositors a year-end dividend bonus, WSCU focuses on providing the best rates on savings and loans throughout the entire year.

In addition to our already great rates and services, our V.I.P. club is being used by more than 1,000 of our members to get even better rates on savings and loans. To receive V.I.P. rewards, you need to use only five qualifying services at the credit union. Give us a call to see if you are close to qualifying.

As we enter another year at Weber State Credit Union, we wish all of you the best and we look forward to continuing our commitment to be one of the best credit unions both locally, and nationally, for our membership. Rewarding Membership--It's what we do.

## WIN JAZZ TICKETS AND A DERON WILLIAMS JERSEY WITH THE NEW COMPASS ACCOUNT

On January 1, 2007 WSCU launched the new Compass Account, a special education based account for teens. The Compass account will involve one-on-one time with teens and our staff members who will help them learn how to use checking accounts, savings, and online products. Our staff will also help teens understand how to wisely investigate loans and VISA cards for the future. Along with education of financial products, our staff members will help Compass Account members understand how credit scores work, and how to avoid identity theft. The Compass Account is for teens from 12-19 years of age. Members can enroll at any of our branches. Accounts for members under 18 years of age will require a parent or legal guardian to sign as a joint owner.



WSCU will be giving away 4 lower-bowl seats to see the Utah Jazz take on the Phoenix Suns on Saturday, April 14, 2007. The winner will also receive a genuine autographed Deron Williams Jersey. Each new Compass Account opened between January 1 and March 31 will be entered to win the tickets and jersey. The winner will be notified on April 2.

## WIN A VIDEO IPOD® WITH E-STATEMENTS

Would you like the chance to win a 30 GB video iPod®? Just sign up for E-statements between January 1 and March 31 and you will be automatically entered to win.

E-statements look just like a regular paper statement, and are accessed through your home banking login. Statements will be stored for up to two years, and can be printed at any time. Plus, you will receive your E-statement faster than paper statements, without the threat of mail fraud. To sign up for E-statements, login to your home banking account, and click on “E-statements” on the left side of the screen.



©

## DUAL-FACTOR ONLINE AUTHENTICATION

WSCU has now implemented its new “dual-factor” authentication system. The new authentication system is already helping to combat fraud and identity theft for our members. If you have not yet logged in to online banking using dual factor authentication, please take a few minutes to set up your account.



Always remember to report suspicious activity related to your account, and be sure to check for your “confidence word” every time you log in to your online account. If you have any questions about the new dual-factor authentication system, please contact our help desk at 399-9728, or visit one of our branches for assistance.

## NEW VISA SECURITY

According to CNET news, more than two-thirds of all phishing scams are originated from outside the United States. To help prevent fraud and identity theft among our members, beginning February 1, 2007, WSCU will place a block on ALL foreign transactions for VISA Debit, Classic, and Platinum card holders.

If you will be traveling outside the country, please contact one of our staff members to have the block removed from your account prior to your departure.

## COMMUNITY INVOLVEMENT

**Warm the Soles-** Each year at Christmas time, Weber State Credit Union raises funds to buy shoes for children in need. This year our goal was to provide 100 pairs of shoes for needy children at a local elementary school. Funds were donated through the credit union skip-a-payment program and through donations made by credit union employees.

On December 11, 2006, 100 pairs of shoes were donated by Weber State Credit Union to a kindergarten class in North Ogden. This was a great opportunity not only to warm the soles of the children, but to warm the souls of all those that participated as well.



## SAFE DEPOSIT BOX SPECIAL

To help keep your valuables safe, WSCU is holding a limited time promotion on safe deposit boxes. While



supplies last get a 5”x 10” safe deposit box at the Main branch for only \$20 per year. Quantities are limited, so hurry in to reserve your box.

## FIRST NOTICE OF ANNUAL MEETING

In accordance with Weber State Credit Union's Bylaws, elections for its Board of Directors will be held at the annual meeting scheduled for the latter half of April, 2007. Two positions will be open for elections at this time.

Individuals wishing to serve on this important governing body may submit a letter of application (limited to 150 words) and a resume' to the Nominations Committee at 4140 Harrison Blvd. Ogden, UT 84408. Applications must be received by closing on January 19, 2007. To be eligible to run for Board elections, candidates must:

- Have a credit union membership in good standing (defined as having a minimum of \$25 in savings, current on all loans, within predetermined line of credit, and never having caused a loss to the credit union in past business dealings)
- Be at least 18 years of age
- Be bondable
- Attest to being free from any conflict of interest
- Be able to attend at least 75% of all Board meetings (as mandated by law) and be willing to attend training and planning sessions.
- Be knowledgeable in all areas of credit union activity
- Have no immediate family members who are current employees or volunteers at the credit union. Current employees are also ineligible for election.



Nominations for candidacy may also be made by petition. Members applying via petition must submit a statement of qualification and the petition for candidacy, signed by at least 1% of credit union members. Such applications must be accompanied by a certificate signed by the nominee stating they are agreeable to nomination and will serve if elected. The petition must be received by closing on February 22, 2007.

Elections will be conducted by ballot at the annual meeting. Nominations will not be accepted from the floor. Board members cannot be monetarily compensated, and are collectively liable for the actions of the board.

## WALDO'S KIDS CLUB DAY AT THE OGDEN TREEHOUSE

Weber State Credit Union will be holding a Waldo's Club day at the Elizabeth Stewart Treehouse Museum on Saturday, January 27, 2007. All Kid's Club members will receive free admission to the museum in the mail. Please present the letter at the time of admission.

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

Open since 1992, Treehouse Children's Museum is truly a treasure for the children and families of Northern Utah. With its award-winning exhibits and programs, Treehouse is the place where children can step into a story. And, it is a valuable resource to teachers and parents who are striving to help their children grow into life-long readers.



4140 Harrison Blvd  
Ogden, UT 84408-4140

*This is the year...*

*we start saving for the future.*

**THE IRA  
ACCUMULATOR**  
**AN EASY START ON  
YOUR RETIREMENT**



**LOCATIONS AND HOURS**

**MAIN OFFICE**

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

Office Hours:  
Mon-Fri 9am-5pm  
Drive-Up Service:  
Mon-Fri 9am-6pm  
Sat 9am-12pm

**W.S.U. UNION BRANCH**

2106 University Circle  
Ogden, UT 84408

Office Hours:  
Mon-Thurs 9am-5pm  
Friday 9am-4:30pm  
[Closed 2:00-2:30 for lunch]

**NORTH BRANCH**

1529 N. Washington Blvd.  
Ogden, UT 84404

Office Hours:  
Mon-Fri 9am-6pm

**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-Thurs 9am-5:30pm  
Friday 9am-6pm  
[Closed 1:30-2:30 for lunch]

**ATM LOCATIONS**

**WEBER COUNTY**

Main Branch  
4140 Harrison Blvd. Ogden, UT

Union Building  
2106 University Circle Ogden, UT

Dee Events Center  
4450 Harrison Blvd. Ogden, 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 COUNTY**

Davis Campus  
2750 University Park. Layton, UT

**CO-OP NETWORK ATMS**

30,000+ Surcharge free  
CO-OP ATMs  
Visit [weberstatecu.com](http://weberstatecu.com) or  
call 1-888-SITECOOP for a  
complete listing of locations



**RIVERDALE CENTER**

4163 Riverdale Rd.  
Riverdale, UT 84405  
(801) 392-9146

**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

**SOUTHE TOWNE CENTER**

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

**ST. GEORGE CENTER**

616 South River Rd. Suite 220  
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:  
Martin Luther King, Jr. Day Monday, January 15  
Presidents' Day Monday, February 19



**WEBER STATE  
CREDIT UNION**  
*Rewarding Membership*

