



Interest

N E W S L E T T E R

PAY OFF HOLIDAY DEBT WITH A BALANCE TRANSFER

Department store, furniture store, and other major credit cards often charge interest rates ranging from 15% to 22% or more per year, making it a long and difficult process to eliminate debt.

To start the new year, Weber State Credit Union is offering **4.99% APR** on both purchases and balance transfers for up to 6 months when you transfer at least one balance of \$500 or more to a credit union Platinum VISA card from another institution. The balance transfer special has no fees, and members can transfer as many balances as they want, up to their credit limit. To transfer a credit card balance, and for complete details and disclosures, please see a member service representative or give us a call at 801-399-9728.

4.99%

APR

ON PURCHASES AND BALANCE TRANSFERS

FOR 6 MONTHS



STEPS TO IMPROVE YOUR CREDIT SCORE IN 2008



Every time you apply for a credit card, mortgage, car loan, or insurance, your application is judged in part by your credit score. Lenders use your credit score, ranging from 300 to 850, to determine whether to grant credit, and at what cost. The higher the score, the more likely you are perceived to repay the credit. Consumers with scores less than 620 usually are seen as higher risk and may pay a higher interest rate or are denied credit. Fortunately, you can take steps to boost your credit score. These tips can maximize your score and influence your credit-worthiness.

1. Be punctual. Late or missed payments, foreclosures, and bankruptcies have the greatest negative effect on your score
2. Keep debt in check. Try to keep account balances below 50% of your credit limits. About 30% of your credit score is based on the amount you owe in relation to your credit limit.
3. Avoid excessive inquiries. New inquiries for credit account for 10% of your score, and a bunch of new requests - in a short period of time - can reduce your score.
4. Keep accounts open. Time can significantly improve your credit score. 15% of your score comes from how long you have been managing credit. Closed accounts, especially ones with good history, shortens your credit history and lowers your score.
5. Keep a healthy mix. 10% of your credit score depends on the types of credit you are using. Make sure it's a healthy mix of credit. This mix should include things like a mortgage, a car loan, and one or two credit cards. If you would like help improving your score, or for more resources on credit, visit with one of our loan officers.

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 April 24, 2007. Three 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 24th, 2008. 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 March 15, 2008.

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.

KIDS CLUB DAY AT THE TREEHOUSE



Weber State Credit Union will be holding a Waldo's Club day at the Treehouse Museum on Saturday, February 2nd. 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 automatically enrolled in the Waldo's Savers Kids Club. Open your account today and join us for a fun day at the Treehouse Museum.

UTAH QUARTERS ON SALE

While supplies last, Weber State Credit Union will be distributing newly minted commemorative Utah state quarters. Members can also purchase Utah quarter collectors items such as necklaces, money clips, and sealed quarter collections.



A SPECIAL THANK-YOU FROM WEBER STATE CREDIT UNION

After thirty-eight years of continuous volunteer service to our members, Craige Hall retired from the WSCU Board of Directors on December 31, 2007. "We appreciate all that Craige has done for this organization on behalf of our members," states current board chair, Robb Alexander, Jr. "We appreciate the dedicated service and wealth of knowledge he has provided. He will certainly be missed."



Craige started his volunteer service as a board member in 1970, serving as its chair for many years. When Craige was first elected to the board, WSCU had only one location in the Shepherd Union on campus, and less than \$2 million in total assets. Today the credit union has six locations with over \$80 million in assets for the nearly 9,500 members it serves.

The Board of Directors, management and staff wish Craige, and his wife Deanna, the very best in retirement. We offer heartfelt thanks for all he has done.

COMMUNITY INVOLVEMENT

Brown Bag Seminars- Raymond James Financial Group, WSCU's preferred retirement advisors, will be holding free brown bag seminars at the WSU Shepherd Union Building on January 30th in room 316, and January 31st in room 312. The seminars will address retirement income solutions, will begin at 12:00 p.m., and last for approximately one hour.

Warm the Soles- Each year at Christmas time, Weber State Credit Union raises funds to buy shoes for children in need. Funds were donated through the credit union's skip-a-payment program. On December 19, 2007, 92 pairs of shoes were donated by Weber State Credit Union to kindergarten classes at a North Ogden elementary school. This was a great opportunity not only to warm the soles of the children, but to warm the souls of all those who participated.



WSCU 2008 PRIVACY POLICY

We collect nonpublic 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.



WEBER STATE CREDIT UNION

Rewarding Membership

4140 Harrison Blvd
Ogden, UT 84408-4140

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



snowbasin A SUN VALLEY RESORT

\$51 ALL DAY PASS

DISCOUNT TICKETS

AVAILABLE AT THE MAIN,

NORTH, ROY, AND SHEPHERD

UNION BRANCHES,



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-4:30 pm

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

30,000+ Surcharge free
CO-OP ATMS

Visit 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

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:

Martin Luther King, Jr. Day Monday, January 21
Presidents' Day Monday, February 18



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