



Interest

N E W S L E T T E R

E-Branch



Vickie van der Have
President/CEO

Our E-Branch is always open for you. It's located in your home, your office, or anywhere Internet access is available. How's that for convenience! Weber State Credit Union is always searching for ways to offer members more convenient access to their funds. With you in mind, your credit union has spent the last year improving and upgrading online services to enhance your online banking experience.

sophisticated online Bill pay systems available, as well as the added security of multi-factor authentication for home banking. Members can also research account balances, view and print front and back copies of checks, make funds transfers, reorder checks, make payments on loans and VISA cards, receive and store statements, use financial calculators, and apply for loans all through E-Branch. E-Branch, can be accessed from any computer terminal in the world with Internet access, giving members the use of their account from virtually anywhere. If you're not using E-Branch yet, you should. Give us a call, and we'll get you set up right away.

Our members now have access to one of the most

STUDENT LOANS AND MORE

If you, or one of your family members will be attending college this fall, now is the perfect time to begin applying for student loans. 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 our free Student Loan guide, visit weberstatecu.com/studentloans for step-by-step instructions on how to obtain financing for education. Student Loan guides are also available in each of our branches. While preparing your Student Loan applications, don't forget to use lender code 829158 to select WSCU for your loan funding. In addition to Student Loans, WSCU also offers checking accounts with a free debit card, VISA cards, savings accounts, and a large variety of other products and services to help students manage their money correctly.



ROY BRANCH NOW OPEN

The new Roy branch is now open and serving our members. The new branch is located at 5997 S. 3500 W. in Roy, and offers a full range of services such as a 24-hour ATM, drive-up, and safe deposit boxes. The new location is open Monday through Friday, 9:00 a.m. to 6:00 p.m., with Saturday drive-up open from 9:00 a.m. to 1:00 p.m. The Roy branch can be reached by calling (801) 399-9728

VISA CARDS: THINGS TO KNOW

Many members are already aware of the numerous benefits offered by our unique line of VISA cards, such as competitive interest rates, no annual fee, and the flexibility and worldwide purchasing power of VISA, but there are also many other benefits our members may be unaware of.

As an additional benefit to our members, Weber State Credit Union has included with every VISA credit and debit card features like a free rewards program or cash back on purchases, a generous grace period of 25 days, an extended warranty on purchases, up to \$1,000,000 Travel Accident Life Insurance, concierge services, and surcharge-free access to over 30,000 ATMs nationwide.

Because of the increasing threat of identity theft, we offer our members additional protection against credit card scams through Falcon Alerts- a system of security checks that will help detect irregular card usage. Any questionable card behaviors reported will prompt a telephone call to our members to ensure the purchases made were authorized transactions.

To further serve our members, Weber State Credit Union VISA cards have the ability to conduct a purchase even if a communication line is down or unavailable at the credit union. Instead of rejecting transactions, credit union VISA cards will allow up to \$2,000 in purchases until the time communication between merchants and the credit union can be restored.

The Weber State Credit Union Classic, Platinum, and Debit cards offer some of the best features available on any VISA card. To apply for your Weber State Credit Union VISA card, apply online at weberstatecu.com/visa or pick up an application at any of our branches.



DEALERSHIP FINANCING

Through WSCU's Dealer Direct program, members can pick out, purchase, and finance their vehicles right at the dealership.

When you've found the car you want, simply ask the dealer to finance your new or used car through Weber State Credit Union, and we'll take care of the rest.

With over 286 dealerships in Utah like Hertz, Ken Garff, Tony Divino, John Watson, Westland, and many others offering Direct Lending, you can rest assured that whatever dealership you choose, they will offer Weber State Credit Union financing.

NATIONALLY RANKED

Weber State Credit Union has been ranked number one in Utah for the 9th consecutive quarter in the "Total Return to Members" category for mid-sized credit unions. The rankings, produced by Callahan and Associates, also ranked Weber State Credit Union fifth in the nation for the same category.

Travel Insurance,
Free rewards program,
ID theft protection,

And peace of mind.

See it online at
weberstatecu.com/visa

KIDS CLUB DINOSAUR DAY

On July 28th, WSCU will be hosting its annual Eccles Dinosaur Park day for our Waldo's Kids Club members. We will be mailing tickets for a complimentary park entrance and a free meal to our Kids Club members in advance. Adults who attend with their children will receive a discount at the gate on their admission.

COMMUNITY INVOLVEMENT

Relay for Life - On June 8th, 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.

Adopt-a-Highway - On June 24th, credit union employees donated their time to clean a beautiful stretch of Highway 39 in Huntsville.

Shred-it Day and Car Show - On April 21st, the credit union held its 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 where over 50 classic cars were hosted through the day.



MEMBERS' PRIVACY NOTICE

Weber State Credit Union is committed to providing you with financial products to meet your financial goals. We are equally committed to protecting our members' privacy. You can be confident that your financial privacy is a priority of this credit union. We are required by federal law to give you this privacy notice that explains how we collect, use, and safeguard your personal financial information.

INFORMATION WE COLLECT AND DISCLOSE ABOUT YOU:

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.

HOW WE PROTECT YOUR INFORMATION:

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.

SUMMER SKIP-A-PAYMENT

If you would like a little extra cash during the summer season try our summer "Skip-a-Payment" promotion. Just fill out the form and mail or deliver it to WSCU before July 27th 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 \$30.00 that applies for each loan payment skipped.

SUMMER SKIP-A-PAYMENT

NAME _____ ACCOUNT # _____

PLEASE SKIP (SELECT ONE):

- ALL JULY LOANS JULY _____ LOAN
- ALL AUGUST LOANS AUGUST _____ 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, July 27th, 2007. 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 _____ X_(co-signer) _____



4140 Harrison Blvd
Ogden, UT 84408-4140

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



Members only special!



AUTHORIZED CAR SALE

BRING IN THIS COUPON AND RECEIVE:

OGDEN HERTZ
2805 Washington Blvd.
(801) 621-6500

▶ **\$500 EXTRA OFF SALE PRICES**

LAYTON HERTZ
1573 North Main St.
(801) 773-6300

▶ **6.25%_{APR} FINANCING***

▶ **60 DAYS NO PAYMENTS**

JULY 20TH-JULY 28TH ONLY

*Annual percentage rate. Equal opportunity lender. All rates and terms offered O.A.C.

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
Saturday 9am-1pm

NORTH BRANCH

1529 N. Washington Blvd.
Ogden, UT 84404

Office Hours:
Mon-Fri 9am-6pm

W.S.U. 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 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

SOUTHE 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:
Independence Day Wednesday, July 4
Pioneer Day Tuesday, July 24
Labor Day Monday, September 3



WEBER STATE CREDIT UNION
Rewarding Membership

