



Interest

N E W S L E T T E R

Bringing you convenience



Vickie van der Have
President/CEO

With the ground breaking of our new Roy branch, some members have asked when and where the next branch will be built. While we are always looking to increase branch locations, there is another convenience option available for our members. Weber State Credit Union is part of the Credit Union Service Center™ and Co Op™ ATM networks. These networks provide our members with free access to 2,300 additional branches and 25,000 Co Op™ ATMs with extended evening and Saturday hours.

We have members living as far away as Florida, using their local CUSC™ to conduct all their Weber State Credit Union business. At the Credit Union Service Centers™, you can make deposits and withdrawals, get cash, order checks, and even apply for loans. At a Co Op™ ATM, you can conduct transactions just as you would at one of our ATMs without paying any surcharges. Co op™ ATMs are everywhere, and have just been added in all 7 IT™ stores nationally.

These two convenience options are just another benefit of *rewarding membership*. For a complete listing of Credit Union Service Centers, visit www.creditunion.net and for Co Op ATM locations, visit www.coopnetwork.org.

ONLINE BILL PAY IS GETTING BETTER

We have exciting news! Weber State Credit Union is implementing a new Bill pay system for our members. Effective November 1st, we are enhancing your online experience to combine online banking and online Bill pay. The new Bill pay will require only one user name and login. To access online Bill pay, simply login to your online banking account, and click the link to online Bill pay. Here are some of the other benefits you will enjoy:

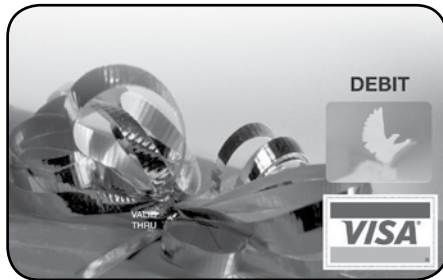


- Securely pay anyone, anytime, from any computer
- Funds are deducted on the date the payment is due
- Receive electronic bills e bills in your e mail box from over 340 merchants
- 24/7 support services
- No stamps to buy or envelopes to lick
- Convenient payment tracking Shows how your bills are paid electronic vs. paper
- Guaranteed privacy and security Your information is protected and your payments are 100% guaranteed

If you have questions regarding the new Bill pay system, or would like help setting up your account, stop by one of our branches for a demonstration or call our Help Desk at 801 399 9728.

VISA CHECKING DOUBLE REWARDS

During November and December, every time you use your Weber State Credit Union VISA checking/ debit card, you will earn double your scorecard reward points on every purchase. To be eligible to earn the bonus points, you must sign for the transaction rather than using your PIN.



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 to 500 and can be used most anywhere VISA is accepted. Stop by one of our branches to purchase a card.

E-STATEMENTS

One great benefit of the credit union is our E-statement program. E-statements look just like your paper statements, but instead of coming through the mail, your statements appear in your home banking. E statements are safe, convenient and timely, plus they can be saved online for up to two years. If you would like to receive E-statements, just log onto your home banking account and click on the "E statements" section, or call the Help Desk at 801 399 9728 for assistance.



INTERNATIONAL CREDIT UNION DAY

Join us in celebrating International Credit Union Day October 19th. Refreshments will be served at all our branches.

See's[®] CANDIES

The credit union will be selling See's candies at discounted prices for the holidays. Candies go on sale October 23rd and can be purchased at the Main branch. Orders must be placed and paid for by Friday, November 17th. The candies will be available for pick up starting on December 7th.

COMMUNITY INVOLVEMENT

Back to School- During back to school week at Weber State University, WSCU donated survival baskets to the new move ins in student housing. The survival baskets included food, cleaning supplies, and goodies for all of the students in the dorms.

OWATC Golf Tournament- On September 25th, WSCU sponsored a benefit golf tournament for the Ogden Weber Applied Technology Center to help raise scholarship funds for students.

Adopt-a-Highway- WSCU employees donated their time to clean up a beautiful stretch of Highway 39 in Huntsville on September 23rd.

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 dollars will provide one pair 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.



NEW ONLINE SECURITY FEATURES COMING

The credit union will be implementing a new “two factor” authentication system on October 17th, and you will see a few changes in your home banking login. The new authentication system will help combat fraud and identity theft. Authentication is the process of verifying a member’s identity using a variety of methodologies and technologies before the member gains access to the system. It is a way to ensure members are who they say they are.

The new authentication system will require existing home banking members to:

- Enter their account number
- Confirm or enter their e-mail address (an e-mail address will be required)
- Enter their existing password
- Decide on and enter a confidence word
- Choose and answer a challenge question



After the authentication process is complete, you will be directed to the account balances page. All subsequent logins from the same PC will require only your account number and password. If you are using a PC that you have not previously used after a “two factor” authentication, you will be challenged and must correctly answer the challenge questions previously set up. Any future logins from that PC will only require your account number and password. A few other scenarios that may require you to successfully answer a challenge question include:

- Not using a particular PC to access home banking for three months or more
- Purchasing a new PC
- Changing web browsers
- Clearing “cookies” files from your PC.

The initial login will also ask you for a “confidence word”. This confidence word will be displayed every time you access home banking before you enter your password. If the confidence word does not appear, or appears incorrectly on your login screen, you should not enter your password. If you do, you may be giving your password to scammers where your confidentiality may be compromised.

These extra precautions and “two factor” authentication system are being implemented in order to protect your identity. If you have any questions or problems logging in please call our Help Desk at 399 9728, or come by one of our branches for a demonstration.

WINTER SKIP-A-PAYMENT

If you would like a little extra cash this holiday season try our winter “Skip-a- Payment” promotion. Just fill out the form and mail or deliver it to WSCU before January 26th 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 to benefit our “Warm-the Soles” fundraiser.

WINTER 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 26, 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.

co signer _____

_____ co signer _____