



JANUARY
2012

ON THE Harvey

A QUARTERLY PUBLICATION OF VALLEY STATE EMPLOYEES CREDIT UNION



Did You Know...?

Designate Direct Deposit for your Tax Refund

With direct deposit, your tax refund money can be sent electronically to your VSECU account – usually within 10 days! To receive your refund faster, simply fill out the Direct Deposit line on your tax form and include your account number and our routing number:

272484797

In The Spotlight...



Next time you're out shopping at the mall and find yourself running low on cash, don't worry! The new drive-thru ATM located right here at VSECU makes accessing quick cash more convenient than ever. Simply stop by, swipe your debit/ATM card, grab your cash, and head back to the stores.



MISSION STATEMENT:

To be the primary financial institution of our Valley State Employees Credit Union families by placing them first and providing quality service.

Downshift Your Payments With A VSECU Auto Loan

Wouldn't a new vehicle make a great start to the New Year? Rates are low and dealers are making room for new inventory, so it's the perfect opportunity to find the right car at the right price! Once you find that new car, whether it's brand new or just new to you, turn to Valley State Employees Credit Union for affordable financing. We offer:

Rates as low as

2.50% APR*

Terms up to 60 months
Simple pre-approval process
Friendly member service

Stop by the Credit Union or visit www.valleystatecu.com to apply today.

*APR = Annual Percentage Rate.

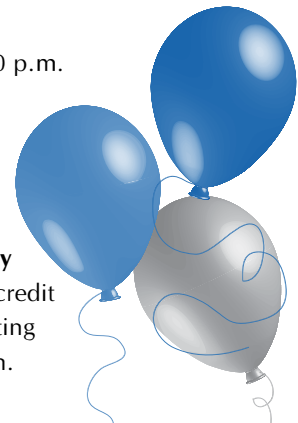


Mark Your Calendar For The 56th Annual Meeting

Come enjoy an evening of credit union fun! Meet the staff and fellow members, vote for Board candidates, and enjoy a buffet dinner. Get your tickets now by stopping in, calling the Saginaw branch or Caro branch, or from any Board member. We hope to see you there!

DATE: March 6, 2012
TIME: Doors Open – 6:15 p.m. | Dinner Buffet – 6:30 p.m.
Business Meeting – 8:00 p.m.
PLACE: Horizons Conference Center
6200 State St. | Saginaw, MI 48603
TICKETS: \$12/person

Interested in serving on the Board of Directors or Supervisory Committee? If you would like to serve as a volunteer for your credit union, send a letter of interest and your resume to the Nominating Committee Chairperson at Valley State Employees Credit Union.



HOCKEY FANS: Get Your Spirit Tickets Here Only \$9.50



See any VSECU member service representative for a Saginaw Spirit Hockey ticket voucher for only \$9.50. Vouchers are good for any home game during the regular 2012 season. Exchange your vouchers for a game ticket prior to the game at the Saginaw Spirit Store or the Dow Event Center.

It's Better To Keep Your Accounts Active

Keeping your accounts active reduces the threat of fraudulent activity and saves you money. It's an easy way to remain in control of your finances. So, if you haven't made a deposit in the last 12 months, be sure to stop by the Credit Union to make a deposit and keep your account active.

5-Star Standards & NCUA Peace Of Mind

Bauer Financial, an independent national bank and credit union rating service, has once again given Valley State Employees Credit Union a 5-Star Superior Rating. VSECU is federally chartered and provides members with NCUA (a federal government agency) insurance coverage up to at least \$250,000.00 on deposits. Our 5-Star Superior Standards along with insurance provided by NCUA combine to give you peace of mind you can have confidence in.

Thank you! We wish to extend a heartfelt "thank you" for all of the support you've shown your Credit Union. We appreciate all our members! Thank you for choosing Valley State Employees Credit Union.

Trade In Your High Rates For Our Low Rate

Bills have a way of piling up, especially after the busy holiday season. Valley State Employees Credit Union has a simple solution—transfer your high-rate credit card balances to our low-rate MasterCard. With a balance transfer rate as low as **5.90% APR*** and no annual fee, you'll start saving money right away.

Make it a great year by transferring your debts to a great rate. Apply for a VSECU MasterCard today.

*APR = Annual Percentage Rate



RATES

(EFFECTIVE JANUARY 2012)

New Vehicles, Motorcycles, Boats and RV's

YEAR	APPROX. TERM	APR*
2012 - 2011		
(UNDER 10,000 MILES)	60 months	2.50%
(MIN. \$18,000)	72 months	3.50%

Used Vehicles, Motorcycles, Boats and RV's

YEAR	APPROX. TERM	APR*
2012 - 2008	60 months	3.99%
2007 - 2005	48 months	4.25%
2004 - 2002	36 months	5.50%
2001 & Older	24 months	5.50%

*APR = Annual Percentage Rate. Rates are subject to change.



VALLEY STATE EMPLOYEES
CREDIT UNION

MAIN OFFICE

2686 McLeod Drive North
P.O. Box 5366
Saginaw, Michigan 48603
989-793-5943
888-504-7999
FAX 989-793-4321
VAL LINE 1-800-473-9769

HOURS:

Mon. & Tue. 9 AM to 5 PM
Wed. 10 AM to 5 PM
Thur. & Fri. 9 AM to 6 PM

CARO OFFICE

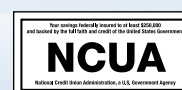
2000 Chambers Road
Caro, Michigan 48723
989-673-3002
FAX 989-673-6351

HOURS:

Tues. thru Fri. 9 AM to 12:30 PM
1:30 PM to 4:15 PM

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