



JANUARY
2011

ON THE Shore

A QUARTERLY PUBLICATION OF VALLEY STATE EMPLOYEES CREDIT UNION



Shopping for a car? Stop here before you drive to the dealership.

Our pre-approval process is quick and easy. We'll have you out the door in no time with our best rate!

RATES START AS LOW AS
3.49% APR*
FOR UP TO 60 MONTHS!

By turning to your Credit Union first, you are securing your financing and driving to the dealership prepared to deal for the best price. Knowing your spending limit will save you time at the dealership.

Be sure to stop by or visit us online if you're thinking about a new car for a new year!

*APR = Annual Percentage Rate.

Did You Know...?

You can now pay your bills with a click of the mouse with Online Bill Pay. It's as easy as 1-2-3!

- Go to www.valleystatecu.org
- Log into Home Banking
- Click on "Bill Pay."

Give us a call or stop in if you're not already using this convenient FREE service. We can help you get set up in minutes and you can start saving time now.

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.



MISSION STATEMENT:

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



Mark Your Calendar for the 55th Annual Meeting

Come and 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 or Caro branches, or from any Board member.

We hope to see you there!

- DATE:** March 1, 2011
TIME: Doors Open – 6:15 pm | Dinner Buffet – 6:30 pm
 Business Meeting – 8:00 pm
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'd 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 \$8.50

See any VSECU member service representative for a Saginaw Spirit Hockey ticket voucher for only \$8.50 (a \$4 savings). Vouchers are good for any home game during the regular 2011-2012 season. Exchange your vouchers for a game ticket prior to the game at the Saginaw Spirit Store or the Dow Event Center.

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**

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.

RATES

(EFFECTIVE SEPTEMBER 2010)

New Vehicles, Motorcycles, Boats and RV's

YEAR	APPROX. TERM	APR*
2011 - 2010		
(UNDER 10,000 MILES)	60 months	3.49%
(MIN. \$18,000)	72 months	4.49%

Used Vehicles, Motorcycles, Boats and RV's

YEAR	APPROX. TERM	APR*
2011 - 2007	60 months	4.99%
2006 - 2004	48 months	5.99%
2003 - 2001	36 months	7.50%
2000 & Older	24 months	7.50%

*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

www.valleystatecu.com

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Transfer & Save Today!
VSECU MasterCard balance transfer rate as low as 5.90% APR*

Have the holidays taken a toll on your finances? VSECU can help. Transfer your high-rate debt to our low-rate MasterCard and start saving today with our affordable rates and no annual fee!

Plus, you'll be able to work locally with your Credit Union should you ever need to contact us about your MasterCard. Save time, money and have peace of mind with a low rate VSECU MasterCard.



*APR = Annual Percentage Rate.

Visit Us Online

There's no need for you to "bear the brrr" of this season when you can do your banking from the comfort and warmth of your home! Visit our website anytime of the day to access your account, view loan rates, or read more information about VSECU.

www.valleystatecu.com

