JULY 2010

ON THE Money

A QUARTERLY PUBLICATION OF VALLEY STATE EMPLOYEES CREDIT UNION

Did You Know...?

Did You **Know...** You can find a complete and up-to-date surcharge free ATM list online!

Just go to: www.valleystatecu.com
Click on: Online Tools
Click on: ATM/Debit Cards
Click on: Find surcharge free ATM

Bring A Friend, And Win A Prize!

July 1, 2010 – September 30, 2010

Did you know that your family members, and possibly your friends, neighbors and co-workers are eligible to join Valley State Employees Credit Union? Many of them are probably looking for a solid, trustworthy financial institution, and all of them will appreciate the special benefits of credit union membership.

Bring in a new member, July 1st through September 30th, and you will automatically receive a $10.00 deposit into your Share Account. You will be entered into a drawing to win one of two $125.00 VISA Gift Cards*! You can simply refer your friends and family to our website for details on membership, or bring them in.

**The new account must remain open for a minimum of 90 days.*

MISSION STATEMENT:

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

Member Appreciation Day

Just Our Way Of Saying "THANKS!"

We appreciate all of our members at Valley State Employees Credit Union, and we hope you will join us in celebrating YOU on Member Appreciation Day!

DATE: **Thursday, August 5, 2010**
TIME: 11:00 am to 2:00 pm
PLACE: Saginaw Office

Bring the whole family for free hot dogs, brats, chips and ice-cold pop. We'll be celebrating our members with special events, door prizes and prizes for kids. We hope you'll join us for this special day and let us say "thank you" in person!

CASH IN A FLASH For All Your Summer Fun

This summer more than ever, you are probably ready for a getaway! Valley State Employees Credit Union is ready to help make it happen. Our Vacation Loans offer you some extra summer cash, and they are easy and affordable, so you can treat the family to a special trip or plan a romantic excursion for two.

Summer Fun Loans

Rates as low as 8.90% APR*

Stop by or visit www.valleystatecu.com to apply today.

**APR = Annual Percentage Rate.*

Cool Rates for Hot Wheels

Is it time to upgrade, expand or downsize your vehicle? Valley State Employees Credit Union can help you get in the driver's seat this summer.

Our financing is hard to beat, with rates as low as:

4.50% APR*

and

Terms up to 72 months

For low interest rates, flexible terms, convenient pre-approval, and a quick and easy application process, visit us for an Auto Loan today. Simply stop by, give us a call or visit us online at www.valleystatecu.com to apply.

**APR = Annual Percentage Rate.*

RATES

(Effective January 2010)

New Vehicles, Motorcycles, Boats and RV's

YEAR	APPROX. TERM	APR*
2010 - 2009		
(Under 10,000 miles)	60 months	4.50%
(min. $18,000)	72 months	5.50%

Used Vehicles, Motorcycles, Boats and RV's

YEAR	APPROX. TERM	APR*
2009 - 2006	60 months	6.00%
2005 - 2003	48 months	7.00%
2002 - 2000	36 months	7.50%
1999 & Older	24 months	7.50%

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

Take Your Credit Union With You,
Wherever Fall May Take You

Whether this fall finds you heading off to college or off to that first job, it's easy to take your credit union along!

- You can keep in touch with your credit union accounts by Internet or by phone.
- Use your free Debit Card for easy purchases and ATM transactions.
- Enjoy hassle-free checking with no minimum balance requirement and no monthly service fee.

Stop by to see a friendly Member Service Representative to set up the services you'll need for fall. We want to help you get started on a solid financial future.

Holiday Closings

LABOR DAY – Monday, September 6

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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Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency

America's Credit Unions™

Equal Housing Lender

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