



OCTOBER  
2009

# ON THE Harvey

A QUARTERLY PUBLICATION OF VALLEY STATE EMPLOYEES CREDIT UNION



## We're Always Watching Out For Your Best Interests

At Valley State Employees Credit Union, *our members come first!* When we make decisions, we really do keep your best interests at the forefront. This explains why we offer low loan rates, low fees, solid savings accounts and so many other helpful programs.

Our member-focused philosophy has served us well in the past, helping us avoid the risky loans that turned into big losses for other financial institutions. We look forward to a bright future and continued success with your support.

*Thank you for being part of the Credit Union Difference!*

## Unwrap Some Extra Cash for the Holidays



*Give yourself the gift of a Personal Loan from VSECU this holiday season. Let us help you decorate your home, buy gifts, or even take a relaxing holiday vacation.*

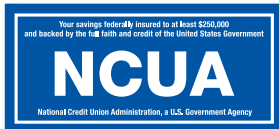
Stop by Valley State Employees Credit Union for more information or give us a call for fast, friendly service. You can also apply online at [www.valleystatecu.org](http://www.valleystatecu.org).

We currently have rates as low as:  
**8.90% APR\***  
Terms up to 42 Months

\*APR = Annual Percentage Rate.

## \$250,000 Deposit Insurance Extended

We have good news for savers!



The increased deposit insurance levels have been extended through the end of 2013. Your deposits at Valley State Employees Credit Union are protected up to \$250,000 per depositor by the NCUA, with separate coverage for IRAs. Please let us know if you have any questions.



### MISSION STATEMENT:

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



## Because There's No Such Thing As Too Much Convenience

With our low-rate **Valley State Gold MasterCard** you can enjoy exclusive benefits including:

- **5.90% APR\*** ON BALANCE TRANSFERS FOR THE FIRST YEAR
- NO ANNUAL FEE
- ONLINE ACCOUNT ACCESS
- FRIENDLY VSECU SERVICE

Use your **VSECU MasterCard** with confidence all over town, or across the globe. Our MasterCard already complies with the credit card reform act that was recently passed by congress. So you can be certain there will be no surprise rate hikes, no double cycle billings, no universal default rates, and no other sneaky tricks that could cost you a bundle.

If you don't have a **Valley State Gold MasterCard** yet, apply today by contacting the Credit Union.

\*APR = Annual Percentage Rate.

# Skip Through the Holidays with Skip-A-Payment

Put a spring in your step and a smile on your face this holiday season. Take advantage of the **Skip-A-Payment** program at Valley State Employees Credit Union.

**Skip-A-Payment** allows you to skip up to two (2) consecutive VSECU loan payments this October, November, December or January. You can then use the extra cash for holiday expenses, a relaxing vacation, or paying off other bills.

Please contact the Credit Union for more information, send us an email requesting details, or visit our website at [www.valleystatecu.org](http://www.valleystatecu.org).



## Christmas Club Payout

It's that time of the year, when everyone needs a little extra cash! Fortunately, our Christmas Club members have help on the way. On November 2, your accumulated savings will automatically be deposited into your Share Draft account. If you do not have a Share Draft account, the funds will be deposited into your savings.

If you didn't save with a Christmas Club Account this year, now is the time to open one. Call or stop by today, and we'll take care of all the details.

## Holiday Shopping Made

Looking for a simple, affordable gift idea? *Easy!*

VISA Gift Cards give you the flexibility to choose the amount to give, and since they are accepted at millions of locations, they offer that special someone the opportunity to choose their own gift! Visit Valley State Employees Credit Union today to finish your holiday shopping in one simple step.

### Holiday Schedule

**THANKSGIVING**  
Thursday, November 26 (CLOSED)

**CHRISTMAS**  
Thursday, December 24 (CLOSED)  
Friday, December 25 (CLOSED)

**NEW YEARS**  
Thursday, December 31 (CLOSED)  
Friday, January 1, 2010 (CLOSED)

YOUR MONEY YOUR CHOICE



YOUR CREDIT UNION™

## International Credit Union Day Celebration!

On **October 15th**, we're having an International Credit Union Day celebration at our Saginaw branch. We invite members to stop by for refreshments and enter the drawing for a chance to win a \$50 gift card!

## 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.org](http://www.valleystatecu.org)

## RATES

(EFFECTIVE SEPTEMBER 2009)

New Vehicles, Motorcycles, boats and RV's

YEAR	APPROX. TERM	APR*
<b>2010 - 2009</b>		
(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*
<b>2009 - 2006</b>	60 months	6.00%
<b>2005 - 2003</b>	48 months	7.00%
<b>2002 - 2000</b>	36 months	7.50%
<b>1999 &amp; Older</b>	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.org](http://www.valleystatecu.org)

[mail@valleystatecu.org](mailto:mail@valleystatecu.org)

