



OCTOBER
2010

ON THE Harvey

A QUARTERLY PUBLICATION OF VALLEY STATE EMPLOYEES CREDIT UNION



Did You Know...?

LOCAL TRUSTED. SERVING YOU.

On Thursday, October 21st, credit unions all over the world will celebrate the many benefits of participating in a member-owned, not-for-profit financial institution. Here at Valley State Employees Credit Union, we will be celebrating International Credit Union Day with free refreshments in the lobby and a drawing to win a \$50 gift card!

Christmas Club Accounts



It's almost time to grab your wallet, start your car and head to the mall because your Christmas Club savings is about to payout! On **November 1st, 2010** your accumulated savings and dividends 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.

Did you forget to save this year? It's not too late to start saving for the 2011 holiday season. Just stop by the Credit Union or give us a call for details.



MISSION STATEMENT:

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

Our Holiday Gift to you... A Holiday Loan

Holiday shopping, holiday parties and holiday vacations call for a Holiday Loan. With a Fall Into Savings Loan from Valley State Employees Credit Union, you can get the cash you need for all your holiday plans.

RATES AS LOW AS
8.90% APR*
TERMS UP TO 42 MONTHS

To make a request, just give us a call, stop by the Credit Union or visit us on our website at www.valleystatecu.com.



*APR = Annual Percentage Rate

Unwrap A Special Rate



Have you taken the time to compare your current credit cards with the Valley State Gold MasterCard? Chances are you're paying too much in interest and fees. With a Gold MasterCard From Valley State Employees Credit Union you get:

- **5.90% APR*** on balance transfers for the first year
- No annual fee
- Online account access
- Friendly VSECU service

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

*APR = Annual Percentage Rate

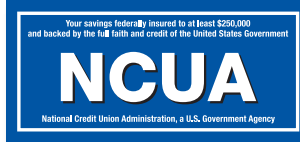


Stuff the Stockings... With a VISA Gift Card!

Avoid the long lines and last minute craze of the mall, and enjoy your last minute holiday shopping by keeping it simple. VISA Gift Cards are the perfect gift for everyone on your gift list. Plus, they are easy to buy. Just stop by the Credit Union and stock up on VISA Gift Cards today.

\$250,000 Deposit Insurance Is Now **PERMANENT**

The government has permanently increased Deposit Insurance to \$250,000. Your accounts here at VSECU are covered up to \$250,000 per depositor, with separate coverage for IRAs.



With insurance protection through the NCUSIF (National Credit Union Share Insurance Fund), your deposits at Valley State Employees Credit Union are safe and sound. The NCUSIF is backed by the full faith and strength of the United States Government and has never lost a penny of insured funds.

Members whose savings exceed \$250,000 may be able to attain extra coverage by structuring your accounts in specific ways. Just call or stop by and we will explain the details.

More Money, Less Worry With Skip A Payment

We are once again offering our popular Skip-A-Payment program. Put a little extra cash in your hands this holiday season by skipping a loan payment.

With Skip-A-Payment at VSECU, you can choose to skip up to two (2) consecutive loan payments this October, November, December or January. Just keep the money you would have used to make your monthly loan payment and enjoy the cash for shopping, traveling, entertaining or paying off other debts.

Some restrictions apply. Call or stop by the Credit Union for more information.

STOP the Calls & Halt the Junk Mail!

Are you tired of junk mail and telemarketing phone calls? Now there is something you can do to stop them.

- **No more junk.** Most companies that send you unsolicited mail get your personal information from one of the three credit bureaus, but you can keep the credit bureaus from selling your personal information by calling (888) 567-8688.
- **Stop the calls.** Stopping telemarketers may be simpler than you think. Visit www.donotcall.gov and register to have your name added to the National Do Not Call Registry.



Holiday Schedule

VETERANS DAY
Thursday, November 11
■ CLOSED ■

THANKSGIVING
Thursday, November 25
■ CLOSED ■

CHRISTMAS EVE
Friday, December 24
■ CLOSED ■

NEW YEAR'S EVE
Friday, December 31
■ CLOSED ■

RATES

(EFFECTIVE SEPTEMBER 2010)

New Vehicles, Motorcycles, Boats and RV's

YEAR	APPROX. TERM	APR*
2011 - 2010		
(UNDER 10,000 MILES)	60 months	3.99%
(MIN. \$18,000)	72 months	4.99%

Used Vehicles, Motorcycles, Boats and RV's

YEAR	APPROX. TERM	APR*
2011 - 2007	60 months	5.50%
2006 - 2004	48 months	7.00%
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

mail@valleystatecu.com

We're Online! Come Visit Us At

It's your money, so of course you want to have access to it 24 hours a day. At Valley State Employees Credit Union you can access your credit union accounts, view loan rates, locate a surcharge-free ATM or learn more about VSECU. Signing up is easy, call or visit our office today for more details.

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