



OCTOBER
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ON THE



A QUARTERLY PUBLICATION OF VALLEY STATE EMPLOYEES CREDIT UNION

Did You Know...?



CREDIT UNIONS
**BUILD
A BETTER
WORLD™**

International Credit Union Day

On Thursday, October 20, credit unions all over the world will celebrate the many benefits of participating in a member-owned, not-for-profit financial institution. At Valley State Employees Credit Union, we will be celebrating International Credit Union Day with free refreshments in the lobby and a chance to win a \$50 gift card!

Stock Up On VISA Gift Cards

Are you searching for the perfect gift for your child's teacher, your grandchild or your neighbor? Come to the Credit Union—we have VISA gift cards for everyone on your list! VISA gift cards can be used at millions of locations, they are convenient and fun to use. Plus, you get to choose how much you want to give, which makes sticking to your budget easy. Finish your holiday shopping with one simple stop at 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.



Your credit union has a solution that can help you get some extra cash and relax for the holidays. Come see us for our Holiday Loan Special and enjoy easy payments with:

Rates as low as **4.90% APR***
UP TO 42 MONTHS

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

*APR = Annual Percentage Rate. Rates and terms subject to change without notice.

Unwrap The Gold...

The Valley State Gold MasterCard

Have you taken the time to compare your current credit cards with the Valley State Gold MasterCard? Chances are you're paying too much towards interest and fees, not to mention missing out on great convenience. With a Gold MasterCard from Valley State 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

Holiday Closing

VETERANS DAY
Friday, November 11

THANKSGIVING
Thursday, November 24

**CHRISTMAS
(OBSERVED)**
Monday, December 26

**NEW YEAR'S
(OBSERVED)**
Monday, January 2, 2012



Get The Best Deal For Your New Wheels

Competitive interest rates, flexible terms, low monthly payments, and friendly, personal service—that's what you get when you turn to Valley State Employees Credit Union for an auto loan. As your not-for-profit financial partner, we're here to save you money. When it comes to financing your next vehicle be sure to stop by or give us a call before you head out to the local dealership. We can pre-approve you for an auto loan, so you can shop prepared and confident.

Rates as low as **2.50% APR***
TERMS UP TO 60 MONTHS

Don't miss out on the opportunity to finance your vehicle with a financial partner you can trust and terms you can afford. Stop by the Credit Union or visit www.valleystatecu.com to apply for a loan today.

*APR = Annual Percentage Rate. Rates and terms subject to change without notice.



Make It A Happy Ho-Ho-Holiday With Skip-A-Payment

We are once again offering our popular Holiday 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. Give us a call or stop by the Credit Union for more information.

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 1 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 regular savings.

Did you forget to save this year? It's not too late to start saving for the 2012 holiday season. Just stop by the Credit Union or give us a call for details.

Stay On Track Online

Life keeps you busy, so when it comes to managing your finances, Valley State Employees Credit Union is glad to make things a little easier. With our online services, you can keep your finances on track by accessing and managing your accounts when it's convenient for you.

Home Banking provides you with the ability to stay in touch with your VSECU accounts from the convenience of your computer. You can check your account balance, transfer funds and more any time day or night.

Online Bill Pay is a secure, easy-to-use service that allows you to pay your bills

online while you're logged into home banking. With a few simple clicks of your mouse, you can pay virtually anyone. Just add or select a vendor, schedule the payment date, and submit the payment.

e-Statements are a great way to reduce paper clutter while helping the environment. By using e-Statements, you can view, print and download your statements securely online 24/7.

Best of all, these services are FREE! Give us a call at 1 (888) 504-7999, stop by the Credit Union, or visit www.valleystatecu.com to enroll in home banking, online bill pay and e-Statements today.

RATES

(EFFECTIVE SEPTEMBER 2011)

New Vehicles, Motorcycles, Boats and RV's

YEAR	APPROX. TERM	APR*
2011 - 2010		
(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*
2011 - 2007	60 months	3.99%
2006 - 2004	48 months	4.25%
2003 - 2001	36 months	5.50%
2000 & 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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