

Spring 2013

Insights

The Newsletter for Weber State Credit Union Members.

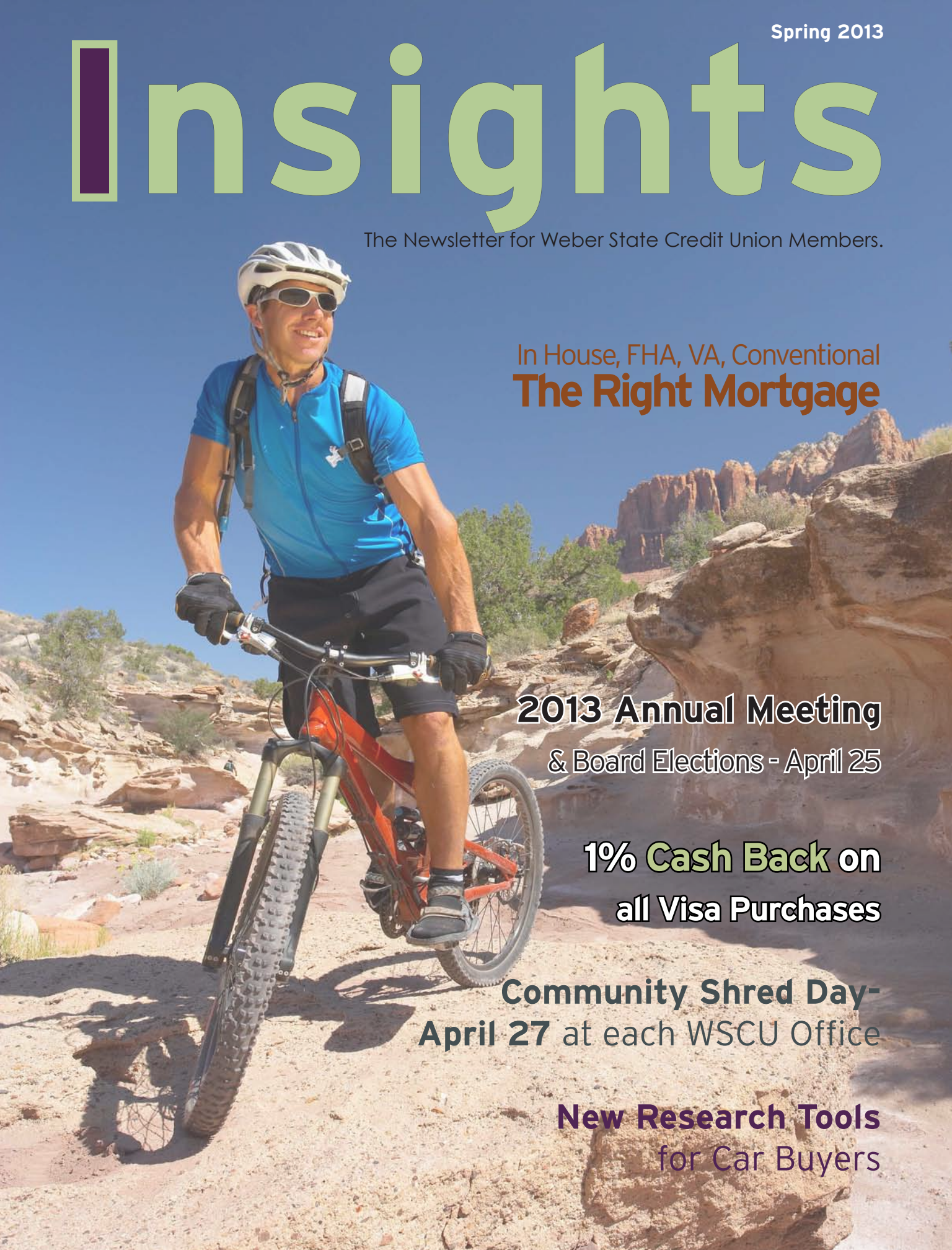
In House, FHA, VA, Conventional
The Right Mortgage

2013 Annual Meeting
& Board Elections - April 25

1% Cash Back on
all Visa Purchases

Community Shred Day-
April 27 at each WSCU Office

New Research Tools
for Car Buyers



Which Mortgage Is Right For You?

Choosing the right mortgage is one of the most critical financial decisions many people make. WSCU offers a variety of options and terms, including:

In House

This is a popular option with many WSCU Members because loan decisions are made locally and approval guidelines are more flexible. This mortgage can be customized to fit the borrower's preferences. Mortgage insurance costs are lower, and the loan can be completed quickly.

Conventional

This is a great mortgage for those who have a 20% down payment. The rates are excellent and the mortgage insurance is often less expensive than with FHA loans.

FHA

This is appealing for many home buyers because of the low "3.5%" down payment requirement. This loan has easier qualifications than conventional loans. The borrower pays taxes and insurance, but WSCU pays all closing costs.

VA

Veterans and active duty military personnel are eligible for this loan. A down payment is not required and there is no need for mortgage insurance.

Consulting with our experts can give you an understanding of which loan will work best for your situation. Contact a mortgage professional: 801-866-1064

First Time Home Buying Seminar



**Join Us
March 28th
6 PM**

Place: WSCU's Main Office

(4140 Harrison Blvd. Ogden)

RSVP by March 26th 801-399-9728

A light dinner will be served

**Those who attend
will receive a Stainless Steel
Barbeque Set**

**Those who finance a home
through WSCU will receive a
personalized doormat**



Second Notice

Annual Meeting - Board Elections

Members are invited to attend the 56th Annual Meeting on April 25, 2013. Doors will open at 6:15 p.m. at the WSU Hurst Center (Directly east of the WSCU Main Office) with the meeting beginning at 6:45 p.m. In conjunction with the meeting, two Weber State Credit Union Board of Directors will be elected. Each position carries a three-year term. Since there is only one candidate for each expiring position, we will elect the following candidates by acclamation.



Craig Dearden

(Incumbent)– Craig has been in public service since 1974. He served 27 years as a law enforcement officer. During that time he held the positions of Chief of Police and Weber County Sheriff. Governor Leavitt appointed Craig as State Commissioner of Public Safety in 1997 where he was responsible for law enforcement planning for the 2002 Salt Lake Olympic Games. In 2001 Craig became Director of Public Safety for Weber State University until January 2005 when he was sworn in as Weber County Commissioner. He retired from that position in January 2013. Craig has an Associate Degree in Criminal Justice and a Bachelors Degree in English from Weber State University. Craig has been a member of the credit union since 2002.



Roger Smout

(Incumbent)– Roger has held several successful positions in private industry for companies such as IBS, Inc. and Chembrite. He was awarded the 2001 Salesperson of the Year, and in 2002, he was awarded the IBS Million Dollar Salesperson award. Roger graduated from Weber State University in 1997 with his Bachelor's Degree in Technical Sales. Roger has been a member of WSCU since 1980.

Love WSCU? Share us with a friend



Refer a Friend for a Loan

\$50 for you **\$50** for them

Your Name _____

Your Friend _____

Refer a friend for a loan and you will each receive \$50 cash. Sharing with friends is fast and easy, and there's no limit to how much you can earn. Mortgages, home equity, auto and RV loans \$5,000 and greater qualify.

Person being referred must be a first-time Weber State Credit Union borrower. The \$50 incentive will be added to the savings account of the referring member and the new borrower after loan closing. All loans offered O.A.C. All loans \$5,000 and greater qualify for incentive. Visa Credit Cards are not eligible for incentive. Offer cannot be combined with any other offer. See representative for complete details.



WEBER STATE
CREDIT UNION



Here's a little Love

Auto Loan Sale - rates as low as

1.99%

Fixed APR for up to 60 months

WSCU is excited to offer the best auto loan rate around: 1.99% fixed APR* on new and used vehicles. To qualify for the promotional rate, applicants must meet WSCU's credit criteria and one of the following conditions:

1. Members can qualify for the promotional rate by refinancing or borrowing \$2,500 or more in new WSCU loans. i.e. a mortgage, a Visa with \$2,500 in transferred balances or a personal loan.
2. Members can qualify for the promotional rate by referring a friend for a loan of \$5,000 or more. In addition to receiving the promotional rate, both the referring member and new borrower will receive a \$50 incentive.**
3. Members wishing to refinance their existing WSCU auto loan can bring a minimum of \$2,500 in new loans to WSCU.

* APR is Annual Percentage Rate. Rate valid 3-1-2013 through 4-15-2013. All loans offered O.A.C. Offer can not be combined with any other offer. See representative for complete details.** The \$50 incentive will be added to the savings account of the referring member and the new borrower after loan closing.

New Vehicle Research Tools

Everything you need to get the best deal on your new car

On average, consumers spend 11 hours researching vehicles online before buying. By putting every tool needed in one place, we have made this research incredibly easy for you. Use WSCU's AutoSmart to compare vehicles, research values, view inventories of local dealers and even sell your own vehicle. Go to **weberstatecu.com** and click the car.

Fast and Easy Loan Approval

You can get pre-approved right now. If you are an E-Branch user, simply log into your account and click the "apply now" button located at the bottom of the first screen (the balance summary screen). If you are not an E-Branch user you can still apply online.



Get 1% Cash Back

VISA Platinum

on every purchase...
even green fees

VISA Platinum: Cashback
Earn 1% of your purchases back in cash.

Use your card for everyday purchases like gas, groceries, dining out, and online purchases. Now you can feel rewarded by knowing you will be earning 1% cash back on all your purchases. Whether you choose to pay off the card each month or carry a balance, you can feel comfortable knowing you have the flexibility of a competitive interest rate when you need it.

All WSCU VISA Platinum cards include:

- **No Balance Transfer Fees**
- **Travel Accident Insurance**
- **Auto Rental Insurance**
- **Lost Luggage Insurance**
- **Hotel Theft Insurance**
- **Travel Reservations**
- **Car Rental Discounts**
- **90-Day Product Protection**
- **Extended Warranty**
- **ID Theft Insurance**
- **Lost Cards Cancellation**



**We will print
your card
in minutes
at any
Branch Office**

Please visit a WSCU office or www.weberstatecu.com/visa.html for complete details.



Free Community Shred Day



Weber State Credit Union Shred Day is scheduled for **Saturday, April 27th from 10:00 AM – 2:00 PM.** Members of the community are encouraged to shred junk mail, old tax returns and any personal documents that may contain private information. **Please invite your friends and family.**

There will be a shred truck parked at the following credit union locations:

Main Branch - 4140 Harrison Blvd., Ogden

North Branch - 2388 N. Washington Blvd., North Ogden

Roy Branch - 5997 S. 3500 W., Roy



Spring Adventure

4.24%^{APR}

Whether it's a ATV, travel trailer, boat, motorcycle or any other type of RV we have the loan for you.

We offer simple, hassle-free vehicle financing for whatever you are passionate about. Come in to one of our branches or apply online to get pre-qualified before you go shopping. A pre-qualification will give you greater negotiating power.

Financing is available for terms up to 10 years and \$100,000.



Community Involvement

WSU Alumni Golf Tournament

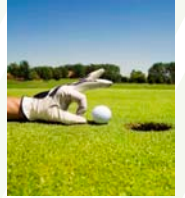
The Weber State University Alumni Association will be hosting the 12th annual Drive for Scholarships golf tournament on June 14th at The Barn Golf Club in North Ogden. Weber State Credit Union will be the title sponsor of the tournament again this year.



Members interested in participating or co-sponsoring the event should visit the WSU Alumni Web site (alumni.weber.edu), or speak with Melissa Leonard at 801-626-7518. Proceeds from the event will be donated to the Weber State University Alumni Association Scholarship Fund.

Ogden School Foundation Golf Tournament

Each year, friends and supporters of The Ogden School Foundation gather to have fun and raise money in this excellent golf tournament. This year, the tournament will be held May 16th, at Wolf Creek in beautiful Ogden Valley. As the presenting sponsor, Weber State Credit Union is showing its support for the foundation. We encourage you to support this fundraising event.



To register, or learn about sponsorship opportunities, contact the foundation at 801-737-7305.



American Cancer Society's Relay for Life

Weber State Credit Union will again be a proud sponsor of the American Cancer Society's Relay for Life on June 21st at Bonneville High School. Members can honor friends and loved ones with a personalized Luminary bag that will be lit during a special ceremony. Luminary bags can be purchased at any of the WSCU branches for \$5 each. All proceeds will go directly to the American Cancer Society.

We like hearing from YOU
Respond to our surveys,
follow us and comment on
Facebook, Google+ and Twitter.



WEBER STATE
CREDIT UNION

FHA Home Loans

Only **3.5% down** & easier
qualifying guidelines for buyers

No Fee Refinance for
current FHA borrowers



Now is a good time to get an FHA Mortgage because FHA is making changes, including an increase in the mortgage insurance premium, that will go in effect beginning April 1, 2013. call 801-866-1064



WEBER STATE

CREDIT UNION

4140 Harrison Blvd
Ogden, UT 84403

PRSR STD
US POSTAGE
PAID
Permit No.

Branch Locations & Hours

Main Branch

4140 Harrison Blvd. Ogden, UT 84403

Office

Monday- Friday, 9:00am-6:00pm

Drive-up

Monday- Friday, 9:00am-6:00pm
Saturday, 9:00am-1:00pm

Roy Branch

5997 S. 3500 W. Roy, UT 84067

Office

Monday- Friday, 9:00am-6:00pm

Drive-up

Monday- Friday, 9:00am-6:00pm
Saturday, 9:00am-1:00pm

North Branch

2388 N. Washington Blvd. North Ogden, UT 84414

Office

Monday- Friday, 9:00am-6:00pm

Drive-up

Monday- Friday, 9:00am-6:00pm
Saturday, 9:00am-1:00pm

Shepherd Union Branch

2106 University Circle Ogden, UT 84403

Office

Monday- Friday, 9:00am-3:00pm

5,000 Shared Branches

Just like the Co-Op ATM network, Weber State Credit Union participates in Shared Branching. Shared branching allows our members to use branches of other credit unions. There are 4,997 shared branches across the United States. To find the nearest one, just visit www.weberstatecu.com/Locations.html.



Holidays & Closures

WSCU will be closed on the following days:

Memorial Day	May 27th
Independence Day	July 4th
Pioneer Day	July 24th



To view, please download a QR Reader for your smartphone from the App Store or Marketplace.

ATM Locations

Main 4140 Harrison Blvd. - Ogden
Shepherd Union 2106 University Circle. - Ogden
Ice Sheet 4450 Harrison Blvd. - Ogden
Roy Branch 5997 S. 3500 W.- Roy
North Ogden Branch 2388 N. Washington- North Ogden
Ogden-Weber ATC 200 N. Washington- Ogden
University Village 1321 E. 4600 S.- Ogden
Davis Campus 2750 University Park- Layton

30,000+ Co-Op ATMs

Weber State Credit Union is part of the Co-Op ATM network, which means you can access over 30,000 ATMs across the United States for free. No fees from us, no fees from the owner of the ATM.



Need to find a Co-Op ATM? Just look for the red triangle on the ATM, or visit weberstatecu.com/Locations.html to find the nearest one.

www.weberstatecu.com
(801) 399-9728