



YOUR SHARE

A Newsletter For the Members Of The STAR USA Federal Credit Union • Chartered January 3, 1936

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**Warmest
Holiday
Wishes
From all of us!**

Avoid a Holiday Hangover!

With a holiday club you'll be able to avoid a holiday hangover. By setting aside funds each month, you can shop those holiday sales with cash. You'll start the year fresh with warm holiday memories not the cold, hard reality of bills that are due. Although it's too late for the 1999 Holiday Season, it's the perfect time to plan for the 2000 Holiday Season by opening your Holiday Club now. (14058-00)

READ YOUR NEWSLETTER...

It may be worth \$10 to you.

There are 6 member numbers placed randomly throughout this newsletter. If you find your member number printed in this issue of YOUR SHARE, call the Credit Union and let us know. The sum of \$10 will be credited to your account and a receipt forwarded to you.

Members Only!!

For a limited time only, Star USA Federal Credit Union and CUShopper, Inc. have joined forces. CUShopper, Inc. provides the computers and your Credit Union provides the financing. You can get a great computer for under \$1,000! Inteva, Apple, iMac, IBM, Micron, Notebooks, Printers, Software etc. (5501-00)

HOW TO ORDER...

Call a Consultant at CUShopper, Inc. toll-free at 1-888-627-3633. You will need to tell the consultant the discount code: ~~RSC-9821~~. Once a purchase agreement has been made, call YOUR Credit Union and let us know the total amount and the order number to begin the loan process. After the loan approval/funding the purchase will be delivered within 5 - 10 business days. (80358-00)

**Monthly payments are based on 9.9% APR - 36 month repayment term. Additional \$70-\$99 shipping & handling for computers, or \$15 for printers, plus sales tax if in California. No down payment required. Loans are processed by the Credit Union. All loans are subject to approval. Payments do not include Credit Life or Credit Disability, but these may be acquired when discussing the loan with the Credit Union representative. Terms and conditions may vary. (20431-00)*

***Save \$581 in finance charges at 9.9% APR credit union rate compared to retail store rate of 24% APR on purchase of \$2300 computer system financed over 36 months. 24% APR sample rate from Circuit City as of 7/1/99. Other retail stores may be higher.*

th·a·ks

For using your Credit Union.

Great Savings Rates

	APY	IRA's	APY
Shares	3.75%	Regular Shares	5.00%
Share Plus	4.66%	Certificates:	1 year 5.80%
Certificates:	6 month 5.15%		3 year 6.15%
	1 year 5.95%		5 year 6.55%
	3 year 6.05%		
	5 year 6.60%		
Latest Market Index return:	2 year 21.19%		
	4 year 27.02%		

Your Savings
At The Credit Union
Are Federally Insured To
\$100,000

We Want YOU!

We want your feedback. Complete and return this survey to us and your survey will be placed in a prize drawing for \$100. The Survey must be returned by December 29, 1999 to be eligible. (23532-00)

Please rate your Credit Union in the following areas with five (5) being the highest rating and one (1) being the lowest.

- | | | | | | |
|---|---|---|---|---|---|
| ◆ Over-all Credit Union Service | 1 | 2 | 3 | 4 | 5 |
| ◆ Convenience of Services | 1 | 2 | 3 | 4 | 5 |
| ◆ Providing services to meet your financial needs | 1 | 2 | 3 | 4 | 5 |
| ◆ Marketing of Credit Union products | 1 | 2 | 3 | 4 | 5 |
| ◆ What services would like to see added? | | | | | |

- ◆ Do you have any suggestions for improving your Credit Union?



Name: _____ Account # _____

Return to: Survey, One Cantley Drive, Suite 4, Charleston, WV 25314 or
FAX (304) 357-2319

Election of Officials

In accordance with the Bylaws, the election for the coming year will be handled by mail ballot. The ballots must be returned by Thursday, April 20, 2000. The election results will be announced at the Annual Meeting on Thursday, April 27, 2000.

In accordance with federal regulations, members may be nominated for offices by petition signed by at least eighty (80) members. A member nominated must be willing to serve and must provide a written statement certifying that they are willing to serve, they will meet the minimum training requirements, and they understand that as a volunteer, they would be responsible for travel costs.

The mail ballot allows members a convenient and easy means of voting for the Board of Directors and Credit Committee. Although federal regulations governing mail ballots are fairly restrictive, they certainly improve every member's ability to vote.

Please take advantage of this important process and support your Credit Union by returning your ballot.

See us for Holiday Loans

The holiday season is here. If you didn't start that holiday account last year and now find yourself short of funds for gift-giving, stop by or call your credit union today to arrange for a loan. Low interest rates and easy terms will ensure those dreams come true for those on your gift-giving list (even if it's yourself!). (19205-00)

Specialty Loan	8.90% APR	12 month repayment term
Personal Line of Credit	12.00% APR	up to 48 month repayment term
VISA	12.90% APR	NO Annual Fee