

Welcome!

The staff and management would like to take this opportunity to welcome you to the STAR USA Federal Credit Union family.

STAR USA Federal Credit Union is a not-for-profit financial cooperative chartered and regulated by state and federal agencies. The account holders who are commonly referred to as members own these financial institutions. These members pool their savings to make loans to one another.

STAR USA Federal Credit Union was organized and chartered on January 3, 1936 as Colgasco Employees Federal Credit Union and served the employees of Columbia Gas. In 1996, the name was changed to STAR USA Federal Credit Union to make the institution more visible to current and potential members.

The credit union is regulated by the National Credit Union Administration, an agency of the federal government. Accounts are insured by NCUA to \$100,000.

Since August 1995, STAR USA has been headquartered at One Cantley Drive in Charleston, WV. Four branch offices are currently available for your convenience. One is located at 3955 Teays Valley Road in Hurricane, WV, another is located at 600 6th Avenue in Saint Albans, WV, our Upper Kanawha Valley Branch is located at 200 Upper Kanawha Valley Way and our Beckley Branch is located at 3871 Robert C. Byrd Drive.

In September 1999, STAR USA's charter was revised to include those who live, work, worship, or attend school in Kanawha and Putnam counties. The charter was again updated in the spring of 2001 to include Raleigh, Fayette, and Nicholas counties. In the summer of 2002 the charter was again updated to include Cabell county.

In September of 2004, Huntington VA Federal Credit Union merged with STAR USA Federal Credit Union. This provided 2 branch locations in Cabell County as well as expanding the credit unions service area to include Wayne County and Lawrence County Ohio.

Business Accounts

Did you know STAR USA Federal Credit union offers business accounts? To open an interest bearing, no minimum balance account, simply complete the Business Account Agreement and attach a copy of the tax identification number. Stop by or call any of our convenient locations for more information.

STAR USA Federal Credit Union Business Accounts offer:

- ❑ An Interest Bearing Account
- ❑ No Minimum Balance
- ❑ Free On-Line Account Access
- ❑ Free Art 24 Audioteller Access
- ❑ Treasury, Tax & Loan (TT&L) Payment Capability
- ❑ Minimal Monthly Fees
- ❑ Free Monthly Statements



Star USA Federal Credit Union

WWW.STAR.COOP

Cantley (Main Office)	One Cantley Drive	Charleston, WV 25314	(304) 357-2319
Branches			Phone Numbers
Beckley Branch	3871 Robert C. Byrd Drive	Beckley, WV 25801	(304) 256-7154
Huntington VA Branch	607 Third Avenue	Huntington, WV 25701	(304) 697-4900
St. Albans Branch	600 6 th Avenue	St. Albans, WV 25177	(304) 727-2981
Teays Putnam Branch	3955 Teays Valley Road	Hurricane, WV 25526	(304) 757-3231
Upper Kanawha Valley	PO Box 794	Cabin Creek, WV 25035	(304) 595-3900

Business Loans

STAR USA Federal Credit Union offers business loans to its members who may need to update, expand or improve their small business. We offer both *Collateralized* and *SBA Business Loans* and can work in conjunction with the WV Small Business Development Agency. For more information, please contact our Loan Department. We offer:

- Competitive Interest Rates
- Flexible Terms
- Reduced Fees
- Knowledgeable Staff

Business Investments

Below, are some of the investment options available through STAR USA Federal Credit Union. Contact our Member Service Department to learn more about these investments.

- Regular Share Savings
- Share Certificates
- Share Draft Checking w/
VISA Debit Card
- Individual Retirement Accounts
- Market Index Certificates
- Share Plus
- IRA Certificates



Additional Services

STAR USA Federal Credit Union offers accounts for your business,
your employees and your personal financial needs.

SAVINGS

Regular Share Savings
Share Certificates
Share Draft Checking w/
VISA Debit Card
Individual Retirement Accounts

Market Index Certificates
Share Plus
IRA Certificates
Holiday Club
Vacation Club

LOANS

New/Used Vehicle Loans
First Mortgage
Personal Line of Credit
VISA Classic and VISA Gold
Quick Fix and Home Improvement

Student Loans
Equity Line of Credit
Share Secured
Stock Secured
Computer

OTHER

Travelers Checks
Wire Transfers
On-line Account Access
ACH/Electronic Funds
ART 24/Audio Teller

Money Orders
Direct Deposit
Bill Payment Service
Payroll Deduction

Fee Schedule

Business Share Draft Account Fee Schedule

- a) There is a monthly fee of \$7.00 plus 0.17¢ per transaction* for every transaction over 50.
*Transactions include deposits, checks, ATM/Debit card transactions, transfers and ACH/Wire activity.
(Nonprofit organizations with 0 – 50 transactions will have no monthly fee.)
- b) There is a \$100 involuntary account closure fee. These accounts are defined as accounts with excessive insufficient funds, returned checks, or other performance issues.
- c) Cash orders over \$5,000 are subject to a fee of \$2.50. Coin orders are subject to a fee of 0.15¢ per roll.
- d) Returned insufficient or stale checks are \$28.00 per item.
- e) Returned Deposits are \$18.00 per item.
- f) Incoming wire transfers are \$7.00 per transfer.
- g) Outgoing wire transfers are \$15.00 per transfer.
- h) Manually posted ACH items are \$2.00 per item.
- i) ACH Origination Credit \$12.00.
- j) Return of ACH Credit \$2.00
- k) ATM withdrawals exceeding five (5) per month are subject to a fee of \$1.00 per withdrawal over five (5).
- l) Replacement debit cards will be assessed a fee of \$10.00 per card ordered.
- m) Accounts are provided the first two debit cards at no cost. There is a fee of \$5.00 per additional card ordered.
- n) The first five check copies are provided free. Additional check copies will be assessed a fee of \$7.50 per copy.
- o) A fee of \$35.00 per hour will be assessed for account research.
- p) Statement copies: \$1.50 per page.
- q) All fees and charges are subject to change under the credit union's fee policy.