

Your Share



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

Volume 12, Issue 2

February 2004

In This Issue:

Page 1...

2004 Annual Meeting
Electronic Tax Refunds

Page 2...

Beckley Branch Opening
Annual Meeting RSVP

Page 3...

Candidates for the Board...

Page 4...

WWW.STAR.COOP

Common Tax Filing Errors



2004 Annual Meeting

Thursday, April 15, 2004

The Charleston Civic Center

You are cordially invited to attend the 2004 STAR USA Federal Credit Union Annual Meeting. This year, our Annual Meeting will be held on Thursday, April 15th at 5:30 p.m. at the Charleston Civic Center. We will have an exciting evening planned filled with food, entertainment and prizes! (5533)

Dollar Dog, our kids club mascot, will be on hand to greet the children and we will have special entertainment geared especially for our young members.

Don't miss this opportunity to come and learn more about YOUR credit union and see what plans we have in store for the future.

In order for us to properly plan, we do ask that you R.S.V.P. by filling out and returning the form on page 2. The R.S.V.P. must be received by March 26th. You may bring as many guests as you wish. We look forward to seeing you at the Annual Meeting! (70618)



All STAR USA Federal Credit Union offices will be closed on Monday, February 16th in observance of Presidents' Day.



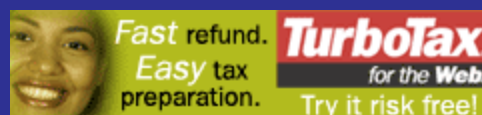
READ YOUR NEWSLETTER...

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.

Electronic Tax Refunds

You can have your tax refund deposited directly into your Credit Union account by Electronic Funds Transfer (EFT). This will allow you to enjoy your tax refund faster. Please contact the credit union first to get the correct routing and account information. We will be happy to answer any questions you may have. You can also file your taxes online through the credit union web site at WWW.STAR.COOP and click on the Turbo Tax icon.

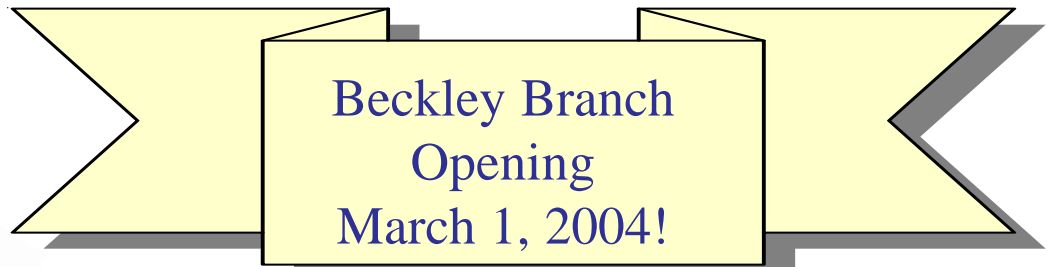
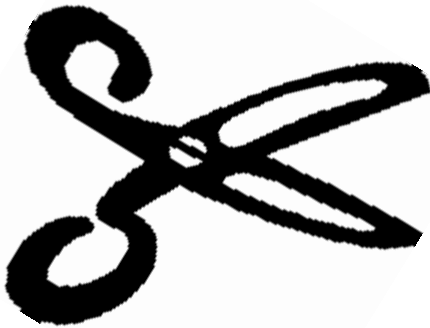


Beckley Branch Set To Open March 1

The temporary office of the STAR USA Federal Credit Union Beckley Branch is scheduled to open March 1st. This full service temporary facility will offer drive thru service as well as a night deposit box. Our permanent facility will be constructed right behind our temporary office. The construction is slated for completion by late summer. This 7,500 square foot facility will feature a full drive thru service and an ATM.

Both the temporary and permanent facilities are located on the corner of Robert C. Byrd Drive and Temple View Drive. (80344)

Keep watching our web site (www.star.coop) for updates on our progress and for Grand Opening details!



2004 Annual Meeting RSVP

Must be received by Friday, March 26th*

Member Name: _____ Member # or SSN: _____

Name of Guest: _____ Member or Non-Member

Name of Guest: _____ Member or Non-Member

Name of Guest: _____ Member or Non-Member

Please return to: Mindy Gulley, STAR USA Federal Credit Union, One Cantley Drive, Charleston, WV 25314, Fax: 304-357-2291, EMail: MGulley@starusafcu.com

*Please note that if you RSVP and do not attend, it is a cost to the credit union. We plan for the room and food according to the number of RSVPs we receive. If you RSVP and later find you are unable to attend, please kindly give notice at least one week prior to the meeting. If notice is not given, a \$2 fee will be levied from your share account. If you come to the meeting without submitting an RSVP, a fee will also be levied from your account.

Candidates For The Board of Directors



Greg Bane



**Truman E. Henley,
Jr.**



Mike Quinlan

We did not receive a response from members interested in volunteering for the Board of Directors. We have a solid slate of experienced candidates. We are excited about the knowledge and expertise these candidates will bring to the Credit Union in the coming year. The bylaws mandate that the election will not be conducted by ballot and no nominations will be accepted from the floor when we have one nomination for each position to be filled.

Greg Bane - Greg has served on the Board for 11 years and also serves on the Marketing Committee. Greg started his career as an accountant with Columbia Gas Transmission in 1983. He was promoted to Manager of Gas Supply Accounting in 1986 and managed different areas in accounting until October 2000 when he became Manager of Financial Planning. Greg has a Bachelors in Business Administration from Marshall University and is a CPA. He feels that the Credit Union's top goal should be to offer competitive services and rates as compared to other financial institutions with a higher level of service.

Truman E. Henley, Jr. - Ed has served on the Board for 18 years, 17 of which have been as Secretary and member of the Executive Committee. He also serves as Chairman of the Technology Committee. Ed began his career with United Fuel in 1960. At retirement in 1996 from Columbia Gas Transmission, he was the Manager of System Development and Procedures. Ed has a BA degree from WV State College through the Board of Regents Program and also has further studies in business management. He feels the Credit Union's top goal should be to efficiently and effectively serve its members with affordable but responsibly established loan rates and a fair return on investments.

Mike Quinlan - Mike has served on the Board of Directors for 11 years. He has also been a member of the Investment Committee for 7 years and Chairman of STAR Financial and Trust Services, LLC for 1 year. Mike began his career with Columbia in 1966 in the Treasury Department and held several positions prior to being appointed to the position of Administrative Manager - St. Albans Area. Mike retired from Columbia in March of 2000. He has a BS in Business Administration from WV State College and also served as a member of the WV Air National Guard and Army National Guard. He is currently employed as a Tax Advisor for H&R Block. He feels the Credit Union's top goal should be to continue to grow our community charter and provide the best and most cost effective services to all members.

WWW.STAR.COOP

Visit our web site! Do you want to find out about our business hours or what type of products/ services your credit union offers? How about the location of the nearest no-fee ATM or a list of our branch offices? (100268)

All of that information and more is just a few key-strokes away on your personal computer - just by visiting our web site. Our web site is open 24 hours a day, seven days a week, and we frequently update our site with new products and services, rates on certificates and savings, and special announcements. You can sign up for our online account access and bill payment service, as well as, e-statements. (103945)

So, next time you're online, visit your credit union. You might be surprised at all the information at your fingertips!

Common Tax Filing Errors

According to the IRS, these are the most common filing errors. Double-check your tax return to make sure you're not making any of these mistakes: (300055)

- Incomplete address
- Mathematical mistakes
- Incorrect Social Security numbers
- Entries on the wrong lines
- Missing name of dependents and/or their Social Security numbers
- Unchecked boxes or multiple boxes checked when only one is required
- Using the wrong tax table
- Failure to include required forms and schedules
- Missing signatures

Don't forget:

Not only can you file your taxes from STAR USA's web site (www.star.coop) using the Turbo Tax for the Web icon, but you can also have your return deposited directly into your credit union account! It is safer and much more convenient!



For Your Information

How to Reach Us

Charleston.....357-2319
Teays Valley.....757-3231
St. Albans.....727-2981
Upper Kanawha Valley....535-3900
Fax.....304-357-2291
Toll Free.....1-800-628-2120
WEB.....WWW.STAR.COOP

MAIN OFFICE IN CHARLESTON

One Cantley Drive Suite 4
Charleston, WV 25314

Monday - Thursday:

Drive-Thru: 7:30 a.m. - 5:30 p.m.
Lobby: 8:00 a.m. - 5:00 p.m.

Friday:

Drive-Thru: 7:30 a.m. - 6:00 p.m.
Lobby: 8:00 a.m. - 5:00 p.m.

Saturday:

Drive-Thru: 9:00 a.m. - 1:00 p.m.
Lobby: 9:00 a.m. - 1:00 p.m.

TEAYS VALLEY BRANCH

3955 Teays Valley Road
Hurricane, WV 25526

Monday - Friday:

Lobby & Drive-Thru: 8:00 a.m. - 5:00 p.m.

Saturday:

Lobby & Drive-Thru: 9:00 a.m. - 1:00 p.m.

ST. ALBANS BRANCH

600 6th Avenue
St. Albans, WV 25177

Monday - Friday:

Lobby & Drive-Thru: 8:00 a.m. - 5:00 p.m.

Saturday:

Lobby & Drive-Thru: 9:00 a.m. - 1:00 p.m.

Upper Kanawha Valley Branch

200 Upper Kanawha Valley Way
Cabin Creek, WV 25035

Monday - Friday:

Lobby: 9:00 a.m. - 5:30 p.m.

Saturday:

Lobby: 9:00 a.m. - 1:00 p.m.

**Coming soon to
Beckley!**