

# STAR USA WEB SITE UPDATED

Star USA has updated and expanded its web site. The new site is easier to navigate and includes many new features to enhance your financial experience. The calculators section has added a number of helpful tools that can greatly assist with your monetary decisions. The Links tab will direct you to all the web sites and programs that were previously on the home page.

Visit the new Star USA web site at [www.star.coop](http://www.star.coop) and discover what your credit union can do for you.

## ELECTION OF OFFICERS

In accordance with the Bylaws of Star USA Federal Credit Union, the 2009 elections will be held by mail ballot. The ballots must be returned by 4:00 p.m. on Wednesday, June 3, 2009. Results will be announced at the 73rd Annual Meeting on Friday, June 12. Federal regulations allow for members to be nominated for office by petition signed by at least 190 members. Any member nominated must be willing to serve and provide a written statement. This statement will certify that a nominee is willing to serve, is willing to meet the minimum training requirements, and that they will be responsible for travel costs to the meetings.

Nomination by petition must be received by May 1, 2009 at the following address:  
Officer's Petition  
Star USA Federal Credit Union  
One Cantley Drive  
Charleston, WV 25314



## A STAR USA HOME MAKEOVER

Are you thinking of putting in a pool or adding a deck this spring? Does your home need a new roof or repairs from winter's harsh weather? Maybe you need to expand your home by adding a few rooms. Financial experts agree that improving your home is one of the best investments you can make.

When it comes time to finance these improvements, Star USA is ready to assist you. We have a variety of home improvement options that are easy to access. From closed end loans to lines of credit, your credit union can help make your projects proceed much more smoothly. A Home Equity VISA is also available to help handle the costs of your makeover. At a low 4.25% APR and 0% for the first three months, you can't go wrong with a Star USA Home Equity Variable Rate VISA.

If 2009 is the year you have decided to fix your home, stop or call any of our convenient locations for additional information and an application. At Star USA, we are continuing to make loans and meet the financial needs of our members!

### Contact Information

Fax....304-357-2291  
Toll Free.....1-800-628-2120  
WEB.....[www.star.coop](http://www.star.coop)

Main Office - Charleston  
One Cantley Dr.  
Charleston WV 25314  
304-357-2319

Huntington, VA Branch  
607 Third Ave.  
Huntington WV 25701  
304-697-4900

Buffalo Branch  
4100 Buffalo Rd.  
Buffalo, WV 25033  
304-937-4070

Beckley Branch  
3871 Robert C. Byrd Dr.  
Beckley, WV 25801  
304-256-7154

St. Albans Branch  
600 6th Ave.  
St. Albans, WV 25177  
304-727-2981

Teays Valley Branch  
3955 Teays Valley Rd.  
Hurricane WV 25526  
304-757-3231



NEWSLETTER  
SPRING 2009



[www.star.coop](http://www.star.coop)



**EARN \$25 FOR  
REFERRING A FRIEND TO STAR USA!**  
SEE YOUR LOCAL BRANCH  
FOR COMPLETE DETAILS.



# 2009 STAR USA MAKE A WISH FOUNDATION GOLF TOURNAMENT

Although the memory of snow, ice and cold weather continues to linger, summer is just around the corner. And as warm, sunny days appear, that means that the Star USA / Make A Wish Golf Tournament can't be far away. Plans are already being finalized for the event which will be our 10th annual outing. In 2008, more than \$16,000 was raised for the Southern West Virginia Chapter of the Make A Wish Foundation. The money raised last year fulfilled the wishes of more than 5 children and we hope to exceed that with this year's tournament. But, that will only become a reality with your help.

Plan now to attend the golf outing on Friday, September 11 at the Little Creek Country Club in South Charleston. Registration will begin at 8:00 a.m. and the shotgun start will be at 9:00 for this two-player scramble. *If you would like to play or would like to help sponsor this event for the Make A Wish Foundation, please call Dan or Steve at 357-2319 or 800-628-2120. Applications and information will also be available at [www.star.coop](http://www.star.coop).*

## EARN A COLLEGE DEGREE ON-LINE

If you would like to earn a college degree but can't find the time to attend classes, Ohio Valley University has a solution. Beginning May 11, the **OVU School of Professional Studies** will begin an on-line program to assist you with the completion of a degree.

**Ohio Valley University** is currently enrolling students for these classes. Successful completion of the classes will result in a Bachelor's Degree in Business Administration – Organizational Management or an Associate of Arts Degree in Professional Studies.

For more information on OVU's on-line degree programs, please contact Eric Miller at (800) 678-6780 or Stacy Carroll at (304) 529-0354 or (304) 563-3210.

## START YOUR SPRING VEHICLE SHOPPING AT STAR USA!

If it is time to replace your current vehicle with a newer model, begin your shopping at Star USA. **Auto rates are low** and several dealers are offering rebates that make some of the newer models even more attractive. Stop by any of our locations for a pre-approved loan on a new or used auto. This will assist with your negotiations at the dealerships.

Your bargaining power increases as the pre-approval provides the same status as a cash buyer. This will also decrease your dependence on the "specials" that the manufacturers make available. Whether you are interested in a hybrid or an SUV, you can choose the vehicle you are interested in and already have the approval in hand when you shop.

Call or visit our web site ([www.star.coop](http://www.star.coop)) for additional information on rates and terms. Let your vehicle shopping begin at Star USA!

## 73RD ANNUAL MEETING SCHEDULED FOR JUNE

The 73rd Annual Meeting of Star USA Federal Credit Union will be held on Friday, June 12 at 11:00 a.m. The meeting will be held at the Blessed John XXIII Center at 100 Hodges Road in Charleston. (Hodges Road is off Route 119/Corridor G and is approximately ½ mile south of Ashton Place. More detailed directions may be found at [www.star.coop](http://www.star.coop) or by contacting any of our branch locations.) Refreshments will be served prior to the meeting. There will also be a drawing for door prizes at the conclusion of the program.

Your participation in the annual meeting is one of the features that makes your credit union different from other financial institutions. As a member-owned, not-for-profit financial cooperative, Star USA is controlled by its account holders. Every member in good standing is eligible to participate in the future of this institution.

*If you are planning to attend the 73RD Annual Meeting of Star USA FCU, please complete the RSVP form included and return it before June 1, 2009.* We must have this form in order to properly prepare for the meeting, for the refreshments that will be provided prior to the meeting, and for the gift cards that will be distributed. In order to provide appropriate gift cards, we will also need to know the age category of all members that will be attending.

### 2009 ANNUAL MEETING RSVP (MUST BE RECEIVED BY JUNE 1, 2009\*)

MEMBER NAME: \_\_\_\_\_

MEMBER # OR SSN: \_\_\_\_\_ 18 & over ( ) 17 & under ( )

NAME OF GUEST: \_\_\_\_\_

MEMBER OR NON-MEMBER \_\_\_\_\_ 18 & over ( ) 17 & under ( )

NAME OF GUEST: \_\_\_\_\_

MEMBER OR NON-MEMBER \_\_\_\_\_ 18 & over ( ) 17 & under ( )

NAME OF GUEST: \_\_\_\_\_

MEMBER OR NON-MEMBER \_\_\_\_\_ 18 & over ( ) 17 & under ( )

**PLEASE RETURN TO: ANNUAL MEETING RESERVATION, STAR USA FEDERAL CREDIT UNION, ONE CANTLEY DRIVE, CHARLESTON, WV 25314.**

\*PLEASE NOTE THAT IF YOU RSVP AND DO NOT ATTEND, IT IS A COST TO THE CREDIT UNION. IF YOU RSVP AND CANNOT ATTEND, PLEASE GIVE AT LEAST A 5 DAY NOTICE IN ADVANCE OF THE MEETING. IF NOTICE IS NOT GIVEN, A \$5 FEE WILL BE LEVIED FROM YOUR SHARE ACCOUNT. IF YOU ATTEND WITHOUT PROVIDING AN RSVP, A \$5 FEE WILL ALSO BE LEVIED FROM YOUR SHARE ACCOUNT.