

CONSIDER STAR USA!

Over the past few months there have been numerous reports about bank fees and how the largest banks are manipulating financial services. On Saturday, Nov. 5, the media spent a great deal of time discussing Transfer Day. This was a day for consumers to stand up against these banks and transfer their accounts to credit unions.

Actually every day is transfer day! From very humble beginnings in 1936, Star USA has grown from a few hundred dollars in assets to holdings of over \$160 million.

From just a few employees of Columbia Gas, this credit union now serves over 19,000 members. This growth over the past 75 years can be directly attributed to member dissatisfaction with other financial institutions and their continued satisfaction with Star USA.

Having just celebrated 75 years of service to our growing number of members, we look forward to the coming years with great anticipation. Star USA will continue to evaluate our services and will work diligently to offer what you desire at fair and reasonable rates. That was the reason this credit union was chartered back in 1936 on January 3, and it remains our goal today.

If you are unhappy with the bank you are using as your primary financial institution, why not consider Star USA? We are a full service institution with great rates and low fees. As a financial cooperative, we are organized to serve the needs of our community. If you are ready to transfer your accounts from a mega-bank, consider Star USA today!

ELECTION of OFFICERS

In accordance with the Bylaws of Star USA Federal Credit Union, the 2012 elections will be held by mail ballot. In the event of an election, all ballots must be returned by 4:00 p.m. on Wed., May 30, 2012. Results will be announced at the 76th Annual Meeting being held on Fri., June 8. 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 affirming that fact. The statement shall also certify the applicant is willing to meet minimum training requirements and they will assume the responsibility for travel costs to the monthly meetings.

All nominations by petition must be received by Mon., April 16, 2011:

Officer's Petition

Star USA Federal Credit Union
One Cantley Drive
Charleston, WV 25314

HOLIDAY SCHEDULE

Star USA will be closed in observance of the following holidays:

Monday, Jan. 16	Martin Luther King, Jr. Day
Monday, Feb. 20	President's Day

800.628.2120

304.357.2291 fax

www.star.coop



Contact Information:

Main Office • Charleston
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Charleston, WV 25314
304-357-2319

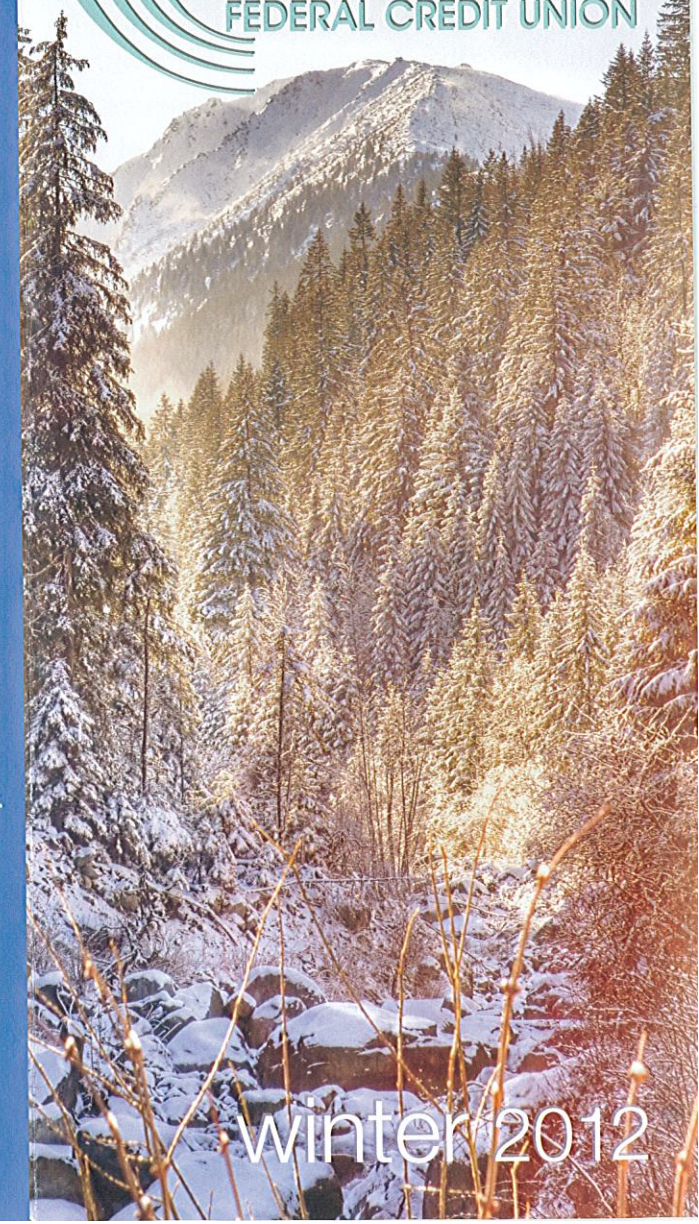
3871 Robert C. Byrd Dr.
Beckley, WV 25801
304-256-7154

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

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

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

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



winter 2012

