

## State Enacts Texting/Cell Phone Use While Driving Ban

West Virginia has joined the ranks of those enacting distracted driving legislation.

Senate Bill 211, which passed March 8, 2012, bans texting while driving as of July 1, 2012 and makes it a primary offense. That means **anyone** who texts while operating a motor vehicle can be pulled over and cited specifically for that offense. In addition, the new law makes talking on a cell phone a secondary offense, meaning if someone is stopped for another primary offense such as speeding, he/she can also be ticketed if caught using a cell phone at the same time.

The bill was a primary objective for Governor Earl Ray Tomblin, and the topic was included in his 2012 State of the State Address. He said:

*While speaking about infrastructure, let me take a moment to focus on driver safety. With the advent of iPhones, BlackBerries, 4G networks, and texting, the number of people who are using mobile phones while driving has and continues to increase. And, with that increase, there has been an equally dramatic increase in the number of driving fatalities where distracted driving was involved. This is a dangerous activity. It is unsafe and it puts all drivers at risk – especially our young people. Now is the time to save lives! I will submit legislation that will ban the use of cell phones*

*without hands-free equipment and text messaging while driving. I want West Virginians to remain free from distracted drivers on our public highways.*

The initiative prompted U.S. Transportation Secretary Raymond H. “Ray” LaHood to commend both Governor Tomblin and the State Legislature. In an April 3, 2012 article appearing on the National Highway Traffic Safety Administration website, LaHood is quoted as saying that Governor Tomblin and the state legislature [sic] are sending a strong public safety message to all West Virginians by enacting this tough texting and hand-held cell phone ban into law.”

Coincidentally, April 3 is also the date that Tomblin signed the bill.

West Virginia is now included with 35 other states in the country, as well as Washington, D.C. and Guam, that ban text messaging by all drivers, not just teens. We are also the tenth state, along with Washington, D.C.; Guam; and the Virgin Islands to prohibit hand-held cell phone use while driving for everyone.

DMV spokeswoman Natalie Harvey reminds everyone that while the actual message conveyed is that texting and cell phone use while driving is extremely dangerous, we also need to be conscious of and cautious about other driving distractions, and practice safe driving habits.

“ANYTHING that takes your eyes off the road can cause a crash – even something simple like adjusting the



*BEFORE THE JUNE STORMS: On her way to work one foggy May morning, Teresa Martin of the Division of Personnel pulled over to capture this amazing spring sunrise on Evans Road in Evans, WV.*

## The Social Security Administration is Here to Serve!

The following information is contributed by Addam Whittington of the Charleston Social Security Administration Office.

Addam Whittington, Public Affairs Specialist for the Charleston Social Security Administration Office (CSSA), says that the staff of that office knows that State employees are a large demographic for this area. The CSSA employees also know that the more YOU know, the easier it is for them to help you understand and work through the process.

Below is some important and helpful information Whittington provided that can assist you both now and in the future.



### Let the SSA's Online Office Give You More Free Time

The sun is out and there are a thousand and one things you could be doing outside.

The last thing you want to do is sit in traffic on your way to the Social Security office, or to wait in line once you get there. From your doorstep to the local office and back again, you could spend a lot of extra time taking care of your Social Security business. Or, you could choose to visit our online office at [www.socialsecurity.gov](http://www.socialsecurity.gov) and complete your Social Security business in a matter of minutes with no commute whatsoever.

There are so many things you can do at our online office. For example, you can apply online for retirement benefits. Our website makes it simple, allowing you to apply for retirement benefits in as little as 15 minutes. In most cases, once you fill out the application, you're done. There are no forms to sign and no documents to submit. The direct link to applying for benefits online is [www.socialsecurity.gov/applyonline](http://www.socialsecurity.gov/applyonline).

Not ready to retire yet, or not sure? We have online resources that can help you plan ahead or make your decision. Our *Retirement Estimator* will allow you to enter different scenarios to come up with the retirement plan best for you. You can find it at [www.socialsecurity.gov/estimator](http://www.socialsecurity.gov/estimator).

Perhaps you need to file an application for disability benefits. A Dis-

ability Starter Kit explains the documentation and information you'll be required to provide on the application, and includes checklists and worksheets to help take the mystery out of applying. You can find the Disability Starter Kit at [www.socialsecurity.gov/disability](http://www.socialsecurity.gov/disability) on the left-hand side of the page.

You can apply online for Medicare if you're within four months of your 65th birthday. Most people, even those who don't plan to start getting retirement benefits right away, need to apply for Medicare coverage at age 65. The application takes as little as 10 minutes, from start to finish. Learn more at [www.socialsecurity.gov/pubs/10530.html](http://www.socialsecurity.gov/pubs/10530.html).

There are other things you can do online, such as apply for a replacement Medicare card and request an SSA-1099 for tax purposes. You can learn about these and other online services at [www.socialsecurity.gov/onlineservices](http://www.socialsecurity.gov/onlineservices).

So if you'd like to soak up some sun this summer, we suggest you take your Social Security business online. You may even be able to take your laptop outside and conduct your business in the great outdoors. See for yourself at [www.socialsecurity.gov](http://www.socialsecurity.gov).

#### Note for Next Year: May is National Military Appreciation Month

### Serving Wounded Warriors and Survivors of Our Fallen Heroes

It's an American tradition to pay tribute to the men and women of the Armed Forces each Memorial Day – especially honoring those who have made the ultimate sacrifice while serving our country.

If you are a military service member who was wounded and needs to apply for disability benefits, it's important to know that you will receive expedited processing. Our wounded warriors initiative is for military service members who become disabled while on active duty on or after October 1, 2001, regardless of where the disability occurs. Depending on the situation, some family members of military personnel, including dependent children and, in some cases, spouses, may be able to receive benefits. Learn more about it at [www.socialsecurity.gov/woundedwarriors](http://www.socialsecurity.gov/woundedwarriors).

Did you know that May was National Military Appreciation Month? Mark your calendars so that next year, you can help us let members of our military know how much we value what they do for us and our nation.

The men and women of the Armed Forces serve us each and every day. At Social Security, we're here to serve them too.

## Marc Harshman Appointed State Poet Laureate

On May 17, 2012, Governor Earl Ray Tomblin appointed Wheeling resident Marc Harshman to serve as West Virginia's Poet Laureate.

In his press release, Tomblin said, "I'm pleased Marc has accepted this unique opportunity to serve as Poet Laureate. Whether it's one of his children's stories or a prose poem, Marc's creativity serves as a reminder of the immeasurable talent of West Virginia's authors. I hope, in this new capacity, he will continue to challenge himself and inspire a new generation of writers."

A Poet Laureate is an individual appointed by a government to serve as an official poet, writer, and storyteller for that government. Appointment to the position can be official or unofficial, but in West Virginia, it's an official position that is mandated by law. *W. Va. Code* § 29-7-1 states,

There shall be a poet laureate of West Virginia, who shall be appointed by, and serve during the will and pleasure of the governor. No person shall be eligible to such appointment who is not a resident of this state, and who has not written and published poems of recognized merit. The poet laureate shall receive an annual salary of two thousand dollars, payable in equal quarterly installments.

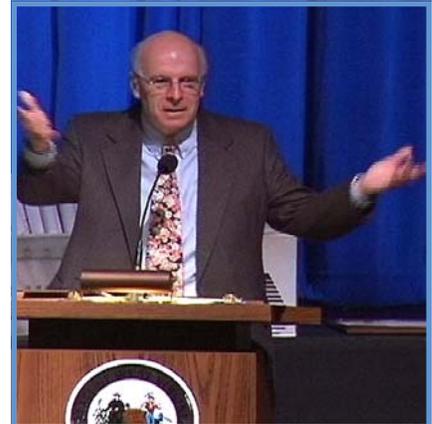
The Poet Laureate is often called upon to compose poems, readings, and other types of writings for government events and occasions; however, a primary goal is to promote reading and writing, and an appreciation for them, to the government's citizens. This is accomplished in a variety of ways: speaking engagements, conducting workshops, organizing programs, and targeting particular audiences like school children or seniors.

Harshman has always been active in these activities, and comes to the position well-qualified. He is both a poet and storyteller who has authored

11 children's books. His book entitled *Only One* was a Reading Rainbow review title on PBS television, and another called *The Storm* is a Smithsonian Notable Book for Children, a Children's book Council Notable Book for Social Studies, and a 1995 Parent's Choice Aware recipient.

Harshman's poems have appeared in many journals, as well as *Wild Sweet Notes*, a literary landmark spanning 50 years of West Virginia poetry. His works have been published by several colleges and universities which include Kent State University; the universities of Iowa, Georgia, and Arizona; and multiple volumes of the State's Shepherd University's Anthology of Appalachian Writers. He is also a recipient of the West Virginia Arts Commission Fellowship in Poetry, an award from Literal Latté, and has been nominated for a Pushcart Prize.

Harshman succeeds Irene McKinney, who served as the State's Poet Laureate for 18 years until her passing in February, 2012. West Virginia's first Poet Laureate was Karl Myers, who served from 1927-1937, followed by Roy Lee Harmon (1937-1943), James Lowell McPherson (1943-1946); Roy Lee Harmon (1946-1960), Vera Andrews Harvey (1960-1961), Roy Lee Harmon (1961-1979), Louise McNeill Pease (1979-1993), Irene McKinney (1994-2012), and now Harshman.



*Marc Harshman, West Virginia's newly appointed Poet Laureate, speaks during a Letters About Literature Awards Ceremony at the Culture Center, inspiring finalists to continue writing and expressing themselves.*

*Photo courtesy of the West Virginia Library Commission ([www.librarycommission.wv.us](http://www.librarycommission.wv.us)).*

Save the Date!

for the 2012 National Association of Commissions for Women Conference

For 35 years, the West Virginia Women's Commission has been helping promote the equality and empowerment of women in our state. This year, we are proudly hosting the 2012 National Association of Commissions for Women Conference and you're invited!

**JULY 25-28, 2012**  
Embassy Suites • Charleston, WV

12th ANNUAL CONFERENCE OF  
**Count us in!**  
NATIONAL ASSOCIATION OF COMMISSIONS FOR WOMEN

Can we count you in?  
Register online at [www.nacw.org](http://www.nacw.org)

## Have you heard the news?

ERP is a new and exciting ...

The State of West Virginia is moving forward with its ERP project.

What's 'ERP' and how will it benefit the State, her citizens, and YOU?

Visit the wvOASIS website to read more and find out the latest information!

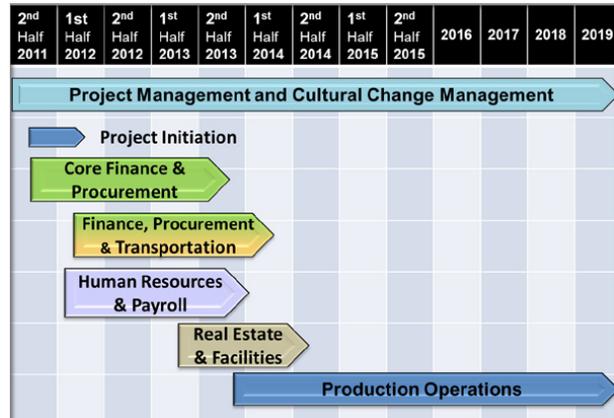


New and better ways for West Virginia to manage its business functions are on the way!

Enterprise Resource Planning – known commonly as ERP – is software that will allow the State to integrate applications, improve access to the information we need to do our jobs, and ease the way we do them. More than 100 redundant systems (EPICS, FIMS, HRIS, PIMS, REMIS, STARS, and TEAM for example) will be consolidated into a single environment. Reporting for State government will be statewide. Response times, accountability, and accuracy will be greatly enhanced.

Anytime something new is implemented, it's only human nature to wonder, "How will this affect my job security?"

The project is not intended to reduce State jobs. On the contrary, it'll allow employees many opportunities to improve their abilities and learn new skills.



Above timeline from the wvOASIS newsletter

## BAN – Continued from Page 1

radio," said Harvey. She adds, "Avoiding distractions and practicing safe driving habits such as wearing seat belts, not driving if you've consumed alcohol or drugs, and slowing down will help reduce accident rates, and in turn, lower injury and death rates."

The West Virginia Division of Highways (DOH) is also affected by the new law. The DOH is now required to install signage on major highways within 90 days of the effective date in order to notify drivers of the bans. According to DOH spokesman Brent Walker, the immediate plan is to post the signs at State boundary locations.

Don't get too comfortable with cell phone use while driving being a secondary offense – on July 1, 2013, it, too, becomes a primary reason for being pulled over.

Begin making changes in your behavior now.

1. If you're guilty of texting while driving, **STOP!**
2. If you regularly talk on your cell phone while driving, reduce your calls to only those absolutely necessary (i.e., emergencies). Get in the habit of turning off your ringer at the start of your trip and turning it back on when you reach your destination.
3. If you must place/receive a call, make your first option to pull off the road, and your second option to use a hands-free device and pull off to a safe location as soon as possible.



No seat belt AND talking on a cell phone? The costs can really add up - in fines and lives!

The WV Office of Technology asks:

### How's Your Typing Speed?

It's amazing! In the first week after the opening announcement of the WV Office of Technology's Learning Management System (LMS) Course, OT1103 – Keyboarding Skills, 705 people enrolled! That number has steadily increased.

This course is available **FREE** – yes, **FREE** – to all State employees who wish to develop, practice, improve, or review their keyboarding skills. Try your skills and see how efficient a keyboardist you are. Work through the basics, and then test your skills against "The Ghost" or "20,000 Leagues Under the Sea." You can take the course from your home computer.

Wonder who the quickest or most efficient keyboardist is?

To sign in to the LMS, go to:

<http://onlinelearning.wv.gov/cm6/cm0660/home.html>

If you need help or have never logged into the LMS, call the Service Desk at 558-9966.

What condition do you have if you suffer from hippopotomonstrosesquippedaliophobia?

You have a fear of long words!

## Tomblin, Rockefeller Announce New Education-to-Work Program

**Program allows students to gain hands-on industry experience while working towards a degree**

Governor Earl Ray Tomblin and Senator Jay Rockefeller recently joined manufacturing and community and technical college executives to announce an innovative education-to-work Advanced Manufacturing Technician program. The curriculum will become the cornerstone of the West Virginia Manufacturers Association's new education initiative, the West Virginia Federation for Advanced Manufacturing Education, or WV FAME. The announcement was made during the WVMA Annual Meeting at Glade Springs.

Toyota Motor Manufacturing West Virginia and Bridgemont Community and Technical College have teamed up to create the *Toyota Advanced Manufacturing Technician Program*. The program combines a cutting-edge curriculum, paid work experience, and instruction in highly sought after business principles and best practices from a world-class manufacturer that results in a two-year associate degree from Bridgemont. Twenty students will be selected for the inaugural class.

"This type of public-private partnership helps West Virginia's manufacturing industry thrive. The partnership between Toyota, Bridgemont and the West Virginia Manufacturers Association will provide excellent opportunities for students and will become a model for others to follow," said Governor Tomblin.

"The new Toyota Advanced Manufacturing Technician program is more great news for West Virginia's workers, and demonstrates the innovative thinking among our high-tech manufacturers and our educational institutions," said Senator Jay Rockefeller. "Innovation is laying the foundation for a new generation of manufacturing jobs in West Virginia, and I'm so impressed by the partnership between Toyota and Bridgemont Community and Technical College, and Kureha's participation. Training our workers for the jobs of the future has long been one of my top priorities. Just this year I met with community and technical college presidents, and visited again the high-tech manufacturing at Toyota and Alcon to draw attention to efforts to better align workforce training with employer needs. I commend Governor Tomblin for his leadership in creating opportunities for our manufacturing sector, and for the hard work that the West Virginia Department of Education and the West Virginia Manufacturers Association are doing for our students and workers."

"An innovative curriculum such as the Advanced Manufacturing Technician Program helps advance economic development efforts and provide great opportunities for our students to enter high-wage occupations," said Jim Skidmore, Chancellor of the Community and Technical College System of West Virginia.

**A Time to Remember.  
A Time to Prepare.** Ready

**Volunteer  
West Virginia**  
The State's Commission for National and Community Service

**September is National Preparedness Month**

Volunteer West Virginia offers the following websites to help YOU be prepared:

Emergency Financial First Aid Kit: [www.operationhope.org/index.cfm/act/service/sid/13](http://www.operationhope.org/index.cfm/act/service/sid/13)  
 Emergency Guide: [www.ready.wv.gov/SiteCollectionDocuments/GuideReaderSpreadRCPGP.pdf](http://www.ready.wv.gov/SiteCollectionDocuments/GuideReaderSpreadRCPGP.pdf)

**Honor Sept. 11 by Remembering Sept. 12**

This coming September 11 will mark 11 years ago that the people of the United States suffered and endured the horrific events of that day's terrorist attacks. It was a day of loss, pain, shock, fear, anger, and many other terrifying emotions.

Perhaps one of the best ways we can continue to honor the memories of those who perished in the attacks, and also, those who continue to suffer from its after-effects, is to, each year, also personally honor the anniversary of September 12, when the American people resolved to not only never forget, but to stand strong, repair, rebuild, and persevere.

See EXPERIENCE – Page 8

## WV Division of Corrections Hosts World-Renowned Mock Prison Riot

### Now-Closed West Virginia Penitentiary in Moundsville Provides Perfect Training Location

Training, enhanced knowledge and skills, and innovative technology are vital to any job. It's part of what allows us to grow and improve in our positions. Many times, we can take these improvements directly back to our jobs, but sometimes, when things are highly specialized and/or for specific circumstances, it takes practice and hands-on drills to reinforce the concepts and instill confidence to use them. Such is the case with corrections and law enforcement personnel.

Since 1997, the decommissioned West Virginia Penitentiary in Moundsville has served as the site of an annual Mock Prison Riot (MPR). This four-day world-renowned event allows corrections and law enforcement personnel from every corner of the globe to participate in training classes and exercises, and to learn about and evaluate the latest in technology and equipment. Through these activities, those who attend have the opportunity to apply what they learn in a penitentiary setting that simulates real-world conditions.

The MPR features several training scenarios coupled with technology demonstrations, assessments, and evaluations; certified workshops; and a chance to develop extensive resources for networking, feedback, and support.

For many years, the event was spearheaded by the West Virginia High Technology Consortium Foundation; however, in 2012, the West Virginia Division of Corrections assumed the responsibility. This year's MPR was held May 5-8, and over 1,000 attendees participated. They came from 35 U.S. states and several foreign countries, including from as far away as Australia, Brazil, and Singapore. Twenty-five teams executed 55 tactical training scenarios, and 24 workshops were pro-



*Above and below: Mock Prison Riot participants practice a variety of skills and techniques, including working with canines and scenarios dealing with maintaining and restoring order.*



**DOP CONTINUES  
WORKING HARD  
FOR YOU!**

### PLANS PROJECT UPDATE

As the Division of Personnel began to set timeframes for completion of the Plans Project, we heard concerns from agencies that the proposed timeframes for review of the allocation of employees within the new classification system were too short. Given the need of some agencies to restructure positions and the number of positions for which no JCO was completed, these concerns are quite legitimate and have led us to extend the timeframes for completion of the project. We will delay the release of position allocations to agencies and expand the schedule to increase the agency allocation review time. A new schedule will be posted to our website soon.

Keep updated on the project at our website, [www.plans.wv.gov](http://www.plans.wv.gov). If you have a question, the Division of Personnel wants to hear from you. Contact us at:

Phone: 304-558-3950 ext. 57239  
Fax: 304-957-0141  
Email: [dop.plans@wv.gov](mailto:dop.plans@wv.gov)



### EMPLOYEE OUTREACH SESSION

The Employee Relations Section has scheduled an Employee Outreach Session at the Monongalia County Health Department for August 24, 2012 beginning at 9 A.M.

Open to all employees and supervisors, the session will be employee-driven, providing an opportunity to address general questions about policies, employee rights, and other employee relations issues. See our webpage for more information: [www.state.wv.us/admin/personnel/emprel/toolbox/outreach.htm](http://www.state.wv.us/admin/personnel/emprel/toolbox/outreach.htm).

### REMINDER TO ALL AGENCIES

*Keep Websites and Online  
Capitol Directory Listings Current*

We all receive calls from others trying to locate State agencies, their employees, and specific State programs. Please make an effort to keep your information current.

**SEE RIOT – Cont. on Pg. 8**

## Sign Up for WV Division of Tourism's Free E-Newsletter!

Article contributed by Jacqueline Proctor of the Division of Tourism.

So much to do!

This year, Mother Nature's winter lull gave many of us the opportunity to turn our thoughts to warmer weather much sooner than anticipated. While winter most certainly has loads of fun events and activities to enjoy, the summer months present a whole other set of adventures to revel in, especially outdoors. There is nothing like the thought of planning summer activities to ignite the imagination while anticipating a well-deserved vacation. Here in West Virginia, we are blessed with outstanding natural resources, companies and locations that are ready to help us have a fantastic time and an array of events that will soon become favorite memories.

One of the fastest and easiest ways to plan for your next memory is as close as your keyboard. The West Virginia Division of Tourism is bursting with ideas and information to help you create your ideal vacation plan, all stress free. One of the best sources for what's going

on in the Mountain State is through Tourism's free monthly E-newsletter. From finding a great golf course, to selecting the perfect camping site, finding fun and engaging activities for the kids, to attending outstanding cultural events, the E-newsletter will keep you up-to-date on the all the latest happenings around the State.

Signing up for the newsletter is just as easy. Just visit [www.wvtourism.com](http://www.wvtourism.com) and click the E-newsletter flag at the top right corner of the site. Every month, delivered straight to your inbox, you will receive information on upcoming events around the State. The newsletter also contains special deal of the month along with a list of events to keep your calendar filled.

Summer is here and finding your West Virginia is as close as your inbox. If you have questions, there will be a friendly and helpful tourism specialist to assist you when you call 1-800-225-5982.

Have fun!



**Amphitheater Stage**



**Amphitheater Seating**

*The city of Ronceverte is just one example of a great place to visit. The town, which was incorporated in 1882, sits on the north bank of the Greenbrier River and is aptly named from the French words "ronce verte" – which translates to "green brier."*

*Consider visiting Ronceverte the first or second Thursday, Friday, or Saturday in September when you can sit along the riverbank in the outdoor amphitheater and watch enjoyable, family-oriented, historically based plays.*

*On your way to Ronceverte, you'll want to allow time to head into nearby Lewisburg. Perhaps you'll make a night (or an overnight) of it and have dinner and/or stay at the historic Civil War era General Lewis Inn and Restaurant.*



**General Lewis Inn**

*The original part of the inn is the east wing (left side), which houses the restaurant and a few guest rooms.*

*Originally built in 1834 by John H. Withrow, it was known as The Withrow House, and is located on the site of a May 23, 1862 Civil War battle. In 1928, the house was bought from Withrow's daughter by Mr. and Mrs. Randolph Hock, who then built additions designed by Walter Martens (who also designed the Governor's Mansion in Charleston).*

*The inn is still run by family members.*

*For more information on either activity, visit:*

[www.ridersoftheflood.com](http://www.ridersoftheflood.com)

and

[www.generallewisinn.com](http://www.generallewisinn.com)

## RIOT – Continued from Page 6

vided. Forty vendors utilized the 44,000 square feet of display space to present, demonstrate, and hear feedback on their latest devices, equipment, gadgets, and technological advances.

One of the most anticipated areas of the mock riot is the Skills Competition. This isn't actual training; it's a chance for those who enter to test and showcase their abilities, and to compete against their peers. There are two areas: Tactical Skills Team Competition and Individual Super SWAT Cop Competition. These competitions test the competitors' skills, strength, character, judgment, and determination, both individually and as part of a team. The actual events change from year to year and encompass such areas as an obstacle course, hostage rescues, marksmanship, and breaching. A few examples of areas this year's competitors faced are search and clear, restore order, low light active shooter, chemical agent deployment, and of course shooting and an obstacle course.

To learn more about the Mock Prison Riot experience, visit the following website: [www.mockprisonriot.org](http://www.mockprisonriot.org).

## EXPERIENCE – Continued from Page 5

"Increasing the education attainment rates of West Virginians is vital because as our highly-skilled technical workforce grows, so do the prospects for new industries and new jobs across the State."

"Students selected into the program will earn a wage while attending college and gain priceless work experience with a global manufacturing leader," said Bridgemont President Jo Harris. "Students will attend classes two full days a week and work three full days at Toyota's manufacturing facility in Buffalo at a starting salary of \$17.78 per hour. They must maintain a 'C' or higher grade in all classes to be retained in the exclusive program."

"Over five semesters, students can earn as much as \$40,000 in salary, with planning, can cover all of the student's education expenses," noted Yoji "Yogi" Suzuki, president of Toyota Motor Manufacturing West Virginia.

Bridgemont Community and Technical College's tuition is \$146 per credit hour, plus fees, or approximately \$1,950 per semester.

"While not guaranteed a full-time job at Toyota following graduation, graduates could be hired by the company; continue their education in engineering, technology or business; or pursue employment opportunities in the open job market," said Karen Price, president of the WVMA. "Other manufacturing companies will be seeking employees with this high level of experience and training."

Kureha PGA, another Japanese company which recently opened a new plant in Belle, has joined the program and is expected to take one Bridgemont intern this year.

Along with Bridgemont's application for admission, participating companies will review and select potential students on the following criteria:

- ❖ Academic success as measured through grades and class rank.
- ❖ Math capability as measured through ACT or SAT scores (minimum of 19 ACT).
- ❖ Participation in Project Lead The Way (PLTW) as measured by the number of courses taken and the grades earned (PLTW is not required, but improves chances of selection).
- ❖ Commitment to remaining absolutely illegal drug-free.

For more details or to apply to the program, go to [www.bridgemont.edu](http://www.bridgemont.edu).

## Pencil In ...



Big changes have taken place for the (former) Division of Banking! The agency is now known as the **Division of Financial Institutions**. They're located at Suite 306, 900 Pennsylvania Avenue, Charleston, WV 25302-3542. There's a new web address: [www.dfi.wv.gov](http://www.dfi.wv.gov). Phone and fax numbers remain the same.

**The State Credit Union is Available for Your Every Loan Need!** The next time you are in need of a home, auto, vacation, personal, or other loan, consider The State Credit Union. Loans are quick, easy, and convenient, and you can be preapproved. Payroll deduction for your payments saves both time and money. Compare the SCU's rates – you'll be amazed – auto loans as low as 1.99% APR. Get more by visiting the SCU webpage at [www.wvpecu.com](http://www.wvpecu.com), then contact them at: [contact@scuwv.com](mailto:contact@scuwv.com) or 304-558-0566.



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