



**CREDIT UNION
HOLIDAY CLOSINGS**

**MARTIN LUTHER
KING, JR. DAY**
Monday, January 19

PRESIDENTS' DAY
Monday, February 16

NCUA Insurance Call Center for Members

NCUA has established a call center and created a tool kit about its share insurance fund to help members understand the enhancements to their account coverage.

“With the well-publicized turmoil in the financial markets, consumers need assurance that the federally insured funds in their credit unions are safe up to the insured limits,” said NCUA Chairman Michael E. Fryzel. As credit union member-owners you have a unique responsibility to be well-versed in the insurance coverage provided by the National Credit Union Share Insurance Fund

The NCUA Insurance Call Center, operating from 8 a.m. to 6:30 p.m. (EDT) Monday through Friday, has insurance experts available to answer questions about the coverage provided by NCUA share insurance. The toll-free Insurance Call Center number is 800.755.1030, ext. 1 or you can visit www.ncua.gov for more information.

New Phishing Scam Sounds like Official Telephone Call

Under this scam, a telephone call is placed to a legitimate cardholder claiming to be a representative from VISA or MasterCard. The caller informs the cardholder of suspicious card activity. The caller provides details of an unusual transaction and asks if the cardholder made this purchase, which, of course, the cardholder did not. The cardholder is then asked to verify possession of the card. To do so, the cardholder is asked to read the three-digit security code on the back of the card. The fraudster then provides a control number in the event the cardholder needs to call back with questions, making the call seem legitimate.

The caller does not ask for the credit or debit card number, and that is why some members are fooled into believing the call is legitimate. But the fraudster already has the card number; what they don't have is the three-digit security code from the back of the card, and that is what they are after with this scam.

The three-digit code on the back of the Visa or MasterCard card is a security tool used for non face-to-face transactions. When conducting transactions that are not face-to-face, many merchants will ask the shopper for the three-digit code to complete a card authorization. If the criminal obtains this three-digit number and already has your member's card number, card expiration date, and billing address, the criminal may be able to obtain authorization for fraudulent transactions.

Preventive Tips

Never respond to any e-mail, telephone call, voice message, text message, or letter received through the mail that requests personal and financial information, including the three-digit number on the back of the card.

If you find yourself victim of a phishing scam:

- Contact the credit union or the number on the back of your card to have it blocked.
- Report the incident to the credit bureau and order a copy of your credit report.

For more information on Anti-Phishing visit www.antiphishing.org/index.html.

Reaching out to our Community

The Connecticut food bank sent out a plea to local businesses to provide food donations and monetary gifts to assist them with supplying local soup kitchens, food pantries, shelters, child and adult day care programs and residential programs who are nonprofit charitable organizations with 501(c)3 status with essentials to fulfill their Thanksgiving food needs for the residents of the New Haven and other counties.



“At this time of year as we focus on family and friends and give thanks, it is important for us to remember those less fortunate and in need of assistance. The Connecticut food bank serves those families with great needs and few resources. The members of Wepawaug have been committed to helping others for many years and continued this tradition in these troubled times by donating to the food bank,” said Wepawaug C.E.O. Michael Hinchey.

Wepawaug becomes an Angel Christmas Sponsor



Pictured above are Wepawaug employees from the Hamden and New Haven Branches. Photos by Steve Polansky.

Angel Tree is an organization that works by connecting parents in prison with their children through the delivery of Christmas gifts. Throughout the year, Angel Tree solicits donations and gifts from volunteers and local non-profit organizations for children in the name of their prisoner-parent. Angel Tree's mission is to have the children feel a parent's love, despite their absence.

This holiday season, the Wepawaug-Flagg Federal Credit Union staff partnered with Angel Tree Christmas Fellowship to provide 10 children from the New Haven area with Christmas gifts.

BRANCH LOCATIONS AND OFFICE HOURS

MAIN OFFICE
105 SANFORD STREET
HAMDEN CT 06514
(203)288-1695 OFFICE
(203) 230-9435 FAX

MONDAY— WEDNESDAY
8:00 AM — 4:00PM

THURSDAY
9:00 AM — 5:00 PM

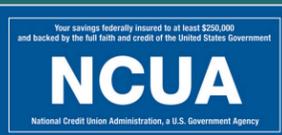
FRIDAY
8:00 AM — 5:00 PM

SATURDAY
9:00 AM TO 12:00 PM

BRANCH OFFICE
200 ORANGE STREET
NEW HAVEN, CT 06510
(203) 946-8700 OFFICE
(203) 946-8702 FAX

MONDAY-WEDNESDAY, FRIDAY
9:00 AM — 4:00 PM

THURSDAY
10:00 AM — 4:00PM



Federally insured by NCUA
Equal Opportunity Lender.

SAVE THE DATE—WEPAWAUG ANNUAL MEETING

**WEPAWAUG-FLAGG
ATM LOCATIONS**

HAMDEN

1260 DIXWELL AVENUE
2320 DIXWELL AVENUE

NEW HAVEN

250 WHALLEY AVENUE

NORTH HAVEN

365 UNIVERSAL DRIVE

ORANGE

57 BOSTON POST ROAD



**YOU DO NOT PAY A
SURCHARGES IF YOU**

USE



ATM MACHINE.

You are cordially
invited to attend the
Wepawaug-Flagg
Federal Credit Union
Annual Meeting.

Wednesday, April 29, 2008
5:30 p.m.
At the
Cascade
480 Sherman Avenue
Hamden CT 06514

Cost: \$30 per member

Call Jennifer Little-Greer
for reservations at
(203) 288-1695.

Entrée Choices:
Roast Prime Rib of Beef
Baked Stuffed Sole
Chicken Francièse

*Vegetarian Entrée
will be offered upon request.*

*Gifts will be
given to all who
attend.*

*There will be a
number of door
prizes.*

BOARD MEMBER NOMINATIONS

The Board has appointed a nominating committee, which will be reporting its recommendations for Directors to be elected at the annual meeting. The Board recommended the slate will be posted in the branch lobby in accordance with the By Laws.

The election will not be held by ballot. This means there will be no nominations from the floor. Nominations for vacancies may be made by petition of 1% of the members. Such nominations must be received by the Secretary of the Credit Union no later than February 28, 2009. To be effective, such nominations must be accompanied by a signed certificate from the nominee stating agreement with the nomination and willingness to serve if elected. Final nominations will be posted at the credit union offices by March 29, 2009.

DID YOU KNOW?

The credit union offers loans for residential mortgages.

If you are thinking about purchasing a home or just refinancing your present mortgage, the credit union can help. Even if you just have questions, call Rich in the Loan Department for rates and advice. You can also get information from our website. Just click the appropriate links on our home page at www.wffcu.org under the "First Mortgage Loans" link.

WFFCU is an equal opportunity lender.



**In spite of the hard economic times,
your Credit Union is:**

**safe,
secure,**

and has money to lend.



Products

Real Estate Loans

Auto Loans

Unsecured/

Secured Loans

Credit Cards