



REACHING OUT TO THE COMMUNITY WE SERVICE

Cheshire Winterguard Band

January 10, 2009 Cheshire High School Winterguard Band celebrated their 3rd Annual Winterguard Exhibition and Evaluation Show. Wepawaug was proud to sponsor Cheshire to attend the Winterguard International Competition.

NEOA Recognition

Wepawaug-Flagg Federal Credit Union was presented with a Certificate of Appreciation from the Connecticut Narcotic Enforcement Officers Association for sponsoring their 2009 Program.

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

WEPAWAUG FFCU HOLIDAY CLOSINGS

EASTER HOLIDAY

Friday, April 10
Saturday, April 11

MEMORIAL DAY

Monday, May 25

WFFCU Annual Meeting

WFFCU Annual Meeting will be held on Wednesday, April 29, 2009 at 5:30 p.m. at Cascade in Hamden. The cost is \$30.00 per person for hors d'oeuvres, dinner, and dessert. Door prizes will be given.

Meal Selections

Roast Prime Rib of Beef
Baked Stuffed Sole
Chicken Franciense

All members and guest are welcome.
Contact us at (203)288-1695 for reservations.

Adopt-A Bear Campaign



Thank you to all the members who purchased a Bear for our Adopt-A-Bear campaign. With your donations totaling \$861.00 we were able to purchase 172 teddy bears. These bears were given to the Connecticut Children's Medical Center for the Connecticut Foster Care Program.

Home Equity Products	A.P.R.	Maximum Term
Minimum Loan \$15,000	5.50%	5 years*
Minimum Loan \$20,000	6.00%	10 years**
Minimum Loan \$25,000	6.75%	15 years***

APR= Annual Percentage Rate. Rates shown as of 3/31/2009 and are subject to change at anytime without notice. Application fee waived. Closing costs will be charged if loan is paid before two years. *Sample Monthly Payment = \$19.09 per \$1,000 borrowed for 5 years. **Sample Monthly Payment = \$11.10 per \$1,000 borrowed for 10 years. ***Sample Monthly Payment = \$8.85 per \$1,000 borrowed for 15 years. Equal Housing Lender

Consumer Loans	A.P.R.	Maximum Term
New Auto	4.99%	5 years
Used Auto (1-5 years)	4.99%	5 years
Motorcycle (1-5 years)	6.99%	5 years
Share secured	4.50%	5 years
Signature (Unsecured)	10.90%	4 years

APR= Annual Percentage Rate. Rates shown as of 3/31/2009 and are subject to change at anytime without notice. Example monthly payment = \$18.86 per \$1,000 borrowed for 60 months at 4.99%. Offer cannot be combined with discounts. Existing WFFCU motor vehicle loans are exempt from this offer. Equal Opportunity Lender



**Insures Accounts
To \$250,000**

**Wepawaug-Flagg
ATM Locations**

All WFFCU ATMs are located in the lobbies of McDonald's.

Hamden
1260 Dixwell Avenue
2320 Dixwell Avenue

New Haven
250 Whalley Avenue

North Haven
365 Universal Drive

Orange
57 Boston Post Road

**FREE
SURCHARGE
WHEN YOU USE
SUM OR COOP
NETWORK**



Check website for a location near you or call and we will assist you.

VISA Credit Cards—No Annual Fee

A.P.R.

Platinum Visa Card	8.90%
Classic Visa	11.90%

VISA Card rates apply to all purchases, balance transfers and cash advances. Rates shown as of 3/31/2009 and are subject to change at anytime without notice.

Tell Your Family

Family members are welcome to open their own account and enjoy full membership

<i>High Yield Money Market</i>	<i>Rate</i>	<i>A.P.Y. *</i>
Minimum Balance \$2,500	1.05%	1.06%
Minimum Balance \$20,000	1.45%	1.46%

Share and IRA Certificates - Terms from 3 months to 60 months. Minimum \$1,000 deposit. Rates shown on all shares are as of 3/31/2009 and are subject to change without notice. For rates see a member services representative or go to our Website at www.wffcu.org. *A.P.Y.= Annual Percentage Yield.

WIN A SCHOLARSHIP FOR COLLEGE

Wepawaug-Flagg Federal Credit Union will award one recipient \$2,000 for the Dennis Banks Memorial Scholarship and four recipients \$1,000 for the Wepawaug-Flagg Federal Credit Union Scholarship. The scholarships are designated for undergraduate students who meet the requirements listed below:

- A high school graduate in 2009, current freshmen, sophomores or juniors enrolled in an U.S. accredited college or university.
- Applicant or at least (1) parent must be a member of this Credit Union.
- Include a 500 word essay. The essay topic is outlined on the Scholarship Application Form.

Scholarship Applications may be obtained in the branch or on the website at www.wffcu.org.

Completed applications, essays and accompanying documentation should be postmarked no later than May 15th, 2009. Send all entries to:

**Attn: Scholarship Committee
Wepawaug-Flagg FCU
105 Sanford Street
Hamden CT 06514**

All winners will be notified by June 27th, 2009. A list of winners will be posted in each branch and on the website.

**Previous winners of this scholarship are not eligible.*



lake Compounce Discount Tickets

Starting May 9, 2009, Lake Compounce tickets will be available for purchase at \$25.50 (\$9.49 savings off the regular admission price of \$34.99). Tickets can be purchased at either branch location. New rides and waterpark slides have been added. Have a day of fun at "The Lake"!