

Happy New Year

from the staff at

Wepawaug-Flagg Federal Credit Union



Pictured top row (L to R): Rich, Karen, Linda, Lashawn, Toni, Sandy, Adam, Nadine Spence, Jennifer,
Second row (L to R): Maria, Shanita, Gina, Anna

Missing from photo: Michael, Cheryl, Dianne, Michelle and Steven

ACES Annual Health Fair

ACES held its Annual Employee Health Fair at the Thomas Edison School in Meriden. Wepawaug attended the event and hosted a membership and recruitment booth. Cynthia Barros of ACES was the winner of the American Express Gift Checque.



HOLIDAY CLOSINGS

Martin Luther King, Jr. Day
Monday, January 18th

President's Day
Monday, February 15th

MAIN OFFICE

105 Sanford Street
Hamden Ct 06514
(203) 288-1695 Office
(203) 230-9435 Fax

Hours:

Monday– Wednesday
8:00 am - 4:00 pm
Thursday 9:00 am - 5:00 pm
Friday 8:00 am - 5:00 pm
Saturday 9:00 am -12:00 pm

BRANCH OFFICE

200 Orange Street
New Haven Ct 06510
(203) 946-8700 Office
(203) 946-8702 Fax

Hours:

Monday-Wednesday, Friday
9:00 am - 4:00 pm
Thursday 10:00 am - 4:00 pm

www.wffcu.org

TouchTone Teller (203) 281-5059
Visa® After Hours (800) 433-0505

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

All SUM® and CO-OP® ATMs
are Surcharge Free.





Winter 2010



Dollars & Sense

Annual Meeting — Save the Date

As a member-owner of the credit union, you are invited to join us as we review and celebrate the accomplishments of 2009 and talk about what's in store for 2010. Come enjoy refreshments, and take the opportunity to meet and socialize with other members!

Date: Wednesday,
April 28, 2010

Time: 5:30 pm

Place: Country House Restaurant
990 Foxon Road (Rte 80)
East Haven, CT 06513

Cost: \$32 per member

Hors D'Oeuvres will be served along with your choice of entree including roast prime rib of beef, chicken florentine or baked stuffed shrimp. Door prizes and gifts for all will be given away at the meeting.

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



Letter from the President

Dear Member:

On behalf of the directors, and staff I wish you all a happy, healthy and prosperous 2010. I also want to express my thanks to each of you for your continued support of the Credit Union. The past year has been filled with unprecedented issues and changes for our country, our community and many of you. In this crisis, credit unions once again are leading the way in helping to solve the problems. Lending is at an all time high at credit unions as opposed to the reduced lending at banks: safety of share deposits is assured not only by NCUA insurance but by the strength of the membership capital which remains high in Wepawaug and credit unions nationwide. When difficult times occur, we as a nation must set aside ideological differences and come together to find solutions for the good of the country. Dealing with financial issues will result in a stronger and more stable economy; while the process can be painful I do see brighter days coming.

We are here to help. We have the experience, strength and willingness to help each of our members through this valley. For our share depositors we maintain a full line of services and pay dividends at rates among the most competitive in the area. We have money to lend for homes, cars and other needs at some of the lowest rates in the country.

Please stop in, call or visit us on the web for all your financial needs.





COMMUNITY OUTREACH



International Credit Union Day

On October 15th, 2009 Wepawaug celebrated Member Appreciation Day in the branches with snacks and giveaways. Member appreciation balloons were given to our youth members and automobile ice scrapers and hand sanitizers to the adults. Little did we know the ice scrapers would be put to use that same day when it snowed throughout the New Haven region.

From the Board of Directors and staff at Wepawaug, we thank you for choosing us as your credit union.



Pictured above from left to right: are: Stephanie, B. Jean, Jaye, Nancy, Stephanie and Michael

Wepawaug Takes Financial Literacy to the Schools

On November 3, 2009, Wepawaug-Flagg Federal Credit Union President and CEO, Michael Hinchey facilitated a "Financial Life Skills" Workshop for Family and Consumer Science Teachers of Hamden Middle and Hamden High Schools. The workshop focused on education in financial literacy for students, identity protection when banking online, using Debit and Credit Cards, as well as the importance of understanding the types of free services that come along with student accounts.



Pictured above: Nico, Anaijah and Isabel



March of Dimes Blue Jeans for Babies

The employees of WFFCU participated in the March of Dimes Blue Jeans for Babies Campaign. The campaign consisted of employees donating \$5.00 to wear their jeans and a Blue Jeans for Babies button on casual Friday, during November. We are pleased to announce that the employees raised a total of \$200.00 to aid the March of Dimes fight to save babies born sick and premature.

A Taste of Holiday Spirit



In November, the Credit Union held a Food Drive in the branches to collect canned goods and non-perishable items. As a result of our joint efforts, we were able to donate canned goods and a check for \$250.00 to the Connecticut Food Bank.

Wepawaug is truly grateful for your support throughout the year. Together we can make a positive impact in the communities we serve.

MORTGAGE & AUTO LOAN RATES



Home Equity Line Of Credit (HELOC)

Home Equity Line Of Credit • 300 Months / 4.00%**

**Variable Rate Loan. Monthly Adjustment based on Wall Street Journal National Prime Rate minus 50 basis points (ONE HALF OF ONE PERCENT). Minimum advance is \$300.00. Maximum rate is 18% and minimum rate is 4% APR. Closing costs will be charged if line is closed within two years.

Home Equity (Fixed Rate, 80% Financing)

Minimum Loan \$15,000.00

5 Years / 5.00%

(Sample Monthly Payment = \$18.87 per \$1,000 borrowed for 5 years.)

Minimum Loan \$20,000.00

10 Years / 5.75%

(Sample Monthly Payment = \$10.98 per \$1,000 borrowed for 10 years.)

Minimum Loan \$25,000.00

15 Years / 6.50%

(Sample Monthly Payment = \$8.71 per \$1,000 borrowed for 15 years.) Application Fee Waived (Closing costs will be charged if loan is paid within two years.)

Home Equity (Fixed Rate, 100% Financing)

Minimum Loan \$10,000.00

Up to 10 Years / 8.00%

(Payments are approximately \$121.32 per month on a \$10,000 loan at 8.00% APR for 10 year term.)

Maximum Loan \$50,000.00

Up to 10 Years / 8.00%

(Payments are approximately \$606.56 per month on a \$50,000 loan at 8.00% APR for 10 year term.)

Appraisal Fee for over 80% financing is \$250.00
(Closing costs will be charged if loan is paid within two years.)

A.P.R.= Annual Percentage Rate

Auto Loans

Loan Type	Max Term	A.P.R. *
New Car	up to 60 Months	4.99%
New Car Over \$20,000.00	72 Months	6.99%
Used Car (1-5 Years)	60 Months	4.99%
Used Car (6-8 Years)	48 Months	8.09%
Used Car (9-10 Years)	36 Months	8.39%
Motorcycle (1-5 Years)	60 Months	6.99%
New Car	36 Months	3.99%



Used Car values are based on the NADA Book value.

*APR=Annual Percentage Rate. Rates effective 1/01/10. Offer is subject to change at any time without notice. Example monthly payment = \$18.86 per \$1,000 borrowed for 60 months at 4.99%. Offer cannot be combined with Flagship Plus discounts. Promotion is valid on new money only. (Existing WFFCU loans are exempt from this offer.)

This is a Great Time to Transfer High-Rate Credit Card Balances to Your WFFCU Credit Card.

VISA® Platinum **8.90%** APR** VISA® Classic **11.90%** APR**

Rates shown as APR as of 1/01/2010 and subject to change at anytime without notice. No annual fee!

