

## Lake Compounce Discount Tickets



### Lake Compounce New England Family Theme Park

Starting May 13, 2010, Lake Compounce discount tickets will be available for purchase at \$26.50 (\$8.49 savings off the regular admission price of \$34.99). Tickets can be purchased at either branch location. Have a day of fun at "The Lake"!

## New Rules Are in Effect To Place Stop Payments on Automatic Payment

The agencies that process electronic payments have changed the rules for items that you have automatically charged to your account on a regular basis. Payments such as health club dues, insurance policies, loan payments, cell phone, etc are impacted by this change. Frequently these electronic payments are sent to us 3 days prior to the date that your account is charged. Because of this early transmission the rules now prohibit us from stopping payment for 3 business days after the stop payment order is received. In addition, once a stop payment is in place it must remain in place until we receive written instructions from you to remove it. Our policy requires your signature on our stop payment request for your request to be valid.

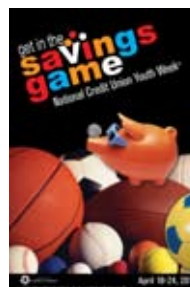
If you want to permanently stop the payment you should write the company that is requesting the payment and instruct them to stop the request. You should keep a copy for your records.

To obtain a Stop Payment Request Order visit our website at [www.wffcu.org](http://www.wffcu.org). For further questions regarding stop payments, contact the Electronic Services Department at (203)288-1695 Ext. 271 or 269.

## National Credit Union Youth Week

**April 18th through April 24, 2010, Wepawaug celebrates National Credit Union Youth Week.**

This week the credit union is giving away a Financial Literacy coloring book to every youth who opens a savings account or makes a deposit into their Wepawaug account.



The youth must be present to receive the promotional item. One item per child.



### 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](http://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.

Find locations on our website.

## HOLIDAY CLOSINGS

Easter Weekend	Friday, April 2 and Saturday, April 3
Memorial Day	Monday, May 31
Independence Day	Monday, July 5





Spring 2010



## Dollars & Sense

### Letter from the President

Dear Member:

There are many exciting things happening at the Credit Union. We were able to extend our lease on Sanford Street for another 10 years and through the extraordinary cooperation and support of our landlord and town officials we will be adding a remote drive up teller and a drive up ATM machine at the office. These will be available this summer. Your Board of Directors has also reviewed preliminary plans for interior renovations and updates to the office which will also occur during the late spring and summer months. All construction will be scheduled to minimize disruption to you and the office will remain open throughout the construction period.

Our 74th Annual Meeting will be held at the end of April and I hope many of you will be able to attend this year's meeting. It is always a good time with excellent food, fun door prizes, an opportunity to meet and discuss what is going on in the Credit Union today and reminisce about our experiences at the Credit Union. There is additional information about the Annual Meeting in this newsletter.

I thank you for your continued support of the credit union.

### Annual Meeting April 28

The Annual Meeting of the members of Wepawaug-Flagg will be held on Wednesday, April 28, 2010 at 5:30 p.m. at County House Restaurant, 990 Foxon Rd, Rte. 80, East Haven, CT 06513. The cost is \$32.00 per person for hors d'oeuvres, dinner, and dessert. Door prizes will be given. Grand Prize is a LCD HDTV.

#### Meal Selections:

Roast Prime Rib of Beef  
Baked Stuffed Shrimp  
Chicken Florentine

To make your reservation and place your meal selection call (203) 288-1695, fax (203) 230-9435 or e-mail your reservation to [annualmeeting@wffcu.org](mailto:annualmeeting@wffcu.org). Reservations may also be made via mail to: Wepawaug-Flagg FCU, Attn: Jennifer Little-Greer, 105 Sanford Street, Hamden, CT 06514. Should you have any questions, please feel free to contact us.

Reservation deadline is  
Monday, April 15, 2010.



## Wooden Roses Sales Campaign

The Credit Union is selling wooden roses in the Branches through May 1, 2010. The proceeds from the rose sales will benefit the Connecticut Credit Union Foundation which among other activities supplies materials to assist Credit Unions who host Financial Literacy Reality Fairs for high school students.



## Do You Have Time To Volunteer May 18th

Help our youth understand the basics of money management, including how to live within a budget.

### **WFFCU is Sponsoring a Financial Literacy Reality Fair for Hamden High School**

Thirty volunteers are needed for the upcoming Financial Literacy Reality Fair that will be held May 18, 2010 from 7:30 A.M. - Noon at Hamden High School.

Training and materials will be provided the day of the event.

Sign up now for this exciting event—contact Jennifer Little Greer at [jlittle-greer@wffcu.org](mailto:jlittle-greer@wffcu.org).

Deadline to volunteer is May 4th.

## Haiti Relief

January 21, 2010 Michael Hinchey, CEO of Wepawaug-Flagg Federal Credit Union presented Lyn McCarthy, Senior Development and Community Relations Officer of the New Haven, CT Chapter of the American Cross with several checks totaling \$3,284.00 to benefit the Haiti Relief Fund.



In light of the extraordinary devastation that occurred in Haiti, Diann Frolish, an employee of Wepawaug thought it would be a great idea to have the employees make a contribution to the Haiti Relief Fund sponsored by the American Red Cross. The contribution expanded from employees contributing to a Credit Union wide Campaign. As a result of the Campaign, \$1,642.00 was raised by the employees and members within in 24 hours. Wepawaug-Flagg made a matching contribution.

## Scholarship Applications — Now Available

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 2010, 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.
- Write an essay. The essay topic is outlined on the Scholarship Application Form.

Scholarship Applications may be obtained in the branches or on the website at [www.wffcu.org](http://www.wffcu.org).

Send all entries to:  
c/o Scholarship Committee  
Wepawaug-Flagg FCU  
105 Sanford Street  
Hamden, CT 06514

Winners will be notified by June 28, 2010. A list of winners will be posted in each branch and on the website.

\*Previous winners of this scholarship are not eligible.

**IMPORTANT!**

Completed applications, essays and accompanying documentation should be received no later than **May 14th, 2010.**



# 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 Loan (Fixed Rate, 80% Financing)

**Minimum Loan \$15,000.00**

**5 Years / 5.00%**

(Sample Monthly Payment = \$18.88 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 Loan (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.)

APR = Annual Percentage Rate

## Auto Loans

**Do you currently have an auto loan with a bank?  
Let us take a look at it. If we can save you money  
we will—if not, we will tell you.**



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 4/01/10. Offer is subject to change at any time without notice. Example monthly payment = \$18.87 per \$1,000 borrowed for 60 months at 4.99%.

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 4/01/2010 and subject to change at anytime without notice. No annual fee!

