



Summer 2010

Dollars & Sense

Message from the President's Desk

Dear Members,

Many exciting things are happening at your credit union. As you may already know, in early June, Hamden Federal Credit Union agreed to merge with us and we welcome their 1,800 members. The merger was completed on June 30th and consolidation of back office operations will occur over the summer and into the fall. The combined credit union has over \$70,000,000 in assets and over 12,000 members, with four offices and the resources to serve you for many years to come. The ATM and Drive-up Teller at the Sanford Street location are near completion and the renovations of the main office will start later this summer. We will be adding a new checking account product and modifying our money market accounts so watch your mail for information on these important changes.

I hope all of you enjoy the summer. Please remember that we are here to serve you and appreciate your comments and suggestions on ways to improve your credit union experience. I look forward to hearing from you.

Thank you for your continued support.
Mike

2010 Candidates Re-elected 3 Year Terms

Board of Director Members
Wepawaug-Flagg Federal Credit Union

Congratulations!

William Bakke & Mark Pietrosimone

Annual Meeting Door Prize Winners

Grand Prize Winner – LCD TV
Rosemarie Carbone

Cash Prize Winners
Terrence Alston
Diana Rascati
Mary Vernucci

Spirit Winners
Allene Kelly
Marie Garna
Leslie Rascati
Gwen Sargaent
Stephanie Watson
Evelyn Riordan



Save up to 20% on the generation portion of your electric bill

- Free enrollment
- No fees
- No credit checks
- Service & billing still provided by CL&P or UI

Call Wepawaug-Flagg Federal Credit Union for details at (203) 288-1695. Pick up your enrollment form today at a Wepawaug-Flagg Credit Union office or enroll online at www.wffcu-power.org.



COMMUNITY OUTREACH

Wepawaug Partners with Junior Achievement

On May 6, 2010, Wepawaug-Flagg employees participated in Junior Achievement Day held at the Race Brook Elementary School in Orange, CT. Shanita Alston and Jennifer Little-Greer of the Wepawaug team taught Junior Achievement activities to one of the 2nd Grade classes. Pictured to the right is Shanita explaining the benefits of working together in an assembly line versus working alone.

What is Junior Achievement?

Junior Achievement is a worldwide partnership between the business community and educators, where businesses volunteer their time and resources to teach children the concepts of financial literacy, work readiness and entrepreneurship. JA's main objective is to teach children how to dream big and reach their goals.



If you are interested in Wepawaug-Flagg coming to your school for Junior Achievement Day during the 2010 – 2011 school year, contact Jennifer Little-Greer at (203) 288-1695.

Drive-up Teller and ATM Coming July 2010

In order to better serve our members, we have installed a new Drive-up ATM Machine and Drive-up Teller at the main office at 105 Sanford Street in Hamden. The services provided by these new devices will make it easier and more convenient for you, allowing you to complete transactions without ever having to step outside of your vehicle! Experience the ease and convenience provided by our new ATM Machine and Drive-up Teller the next time you visit our Sanford Street Office!



Tips to Keep You Safe from Identity Theft and Fraud

Do not give any information about your Wepawaug VISA credit card or MasterMoney debit card over the telephone or Internet.

- Always keep your VISA® Debit or ATM card in a safe place.
- Memorize your PIN and never share it with anyone, even close family members.
- Remember to log off from any web site after you make a purchase transaction with your card to prevent unauthorized access to your account information.
- When selecting your Debit and ATM card PIN do not use numbers that can be found in your wallet (example: your address or birth date).
- When using your debit or ATM card, be sure no one else can view your PIN.
- Review your account statements as soon as you receive them to verify your transactions.

If you notice a discrepancy in your account, immediately contact the Credit Union at (203) 288-1695.

To Report Lost or Stolen VISA® Cards

During Credit Union Hours: (203) 288-1695
After Business Hours: (800) 433-0505

To Report Lost or Stolen Debit or ATM Cards

During Credit Union Hours: (203) 288-1695
After Business Hours: (800) 754-4128

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 off 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 off within two years.)

APR = Annual Percentage Rate

Auto Loans

Finance your next set of brand-new or pre-owned wheels, or bring us your high-interest auto loan from another financial institution, and we'll give you a great LOW rate with good terms!



Loan Type	Max Term	APR*
New Car	36 Months	3.99%
New Car	up to 60 Months	4.50%
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%

Used car values are based on the NADA Book value. *APR=Annual Percentage Rate. Rates effective 7/01/10. 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 of 7/01/2010 and subject to change at any time without notice. No annual fee!



TAKE A DAYCATION



Lake Compounce New England's Family Theme Park!

Stop by one of our branches to purchase your discount Lake Compounce tickets. Tickets will be on sale through August 31, 2010, for the purchase price of \$26.50. That's an \$8.49 savings off the regular admission price of \$34.99.

Wepawaug Annual Privacy Notice

Wepawaug-Flagg Federal Credit Union strongly believes in protecting the security and integrity of our member information through procedures and system security measures designed for this purpose. We are committed to maintaining confidentiality as we serve you, our members.

Types of Information We Collect

In order to conduct business with you, we collect nonpublic personal information about you from various sources: information we receive from you on applications and other forms, such as your name, address and Social Security number; information about your transactions with us such as your account balances, payment history, account statements, ATM cards and credit card usage; and information we receive from a consumer reporting agency, such as your creditworthiness and credit history.

Types of Information We Disclose

In order to provide you with products and services to meet your financial needs, we may disclose information as permitted by law. If you discontinue your relationship with Wepawaug, we will continue to comply with this privacy policy and protect the nonpublic information we have collected from or about you in accordance with the law.

Our Security Measures

Wepawaug-Flagg restricts access to nonpublic information about you to those employees who need to know that information to provide products or services to you or who may be responsible to maintain information security practices. We also maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

HOLIDAY CLOSINGS

Independence Day
Monday, July 5

Labor Day
Monday, September 6

Columbus Day
Monday, October 11



Wepawaug-Flagg
FEDERAL CREDIT UNION

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® Credit Card
After Hours (800) 433-0505
Master Money Debit and ATM Card
After Hours (800) 754-4128

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.

