



Fall 2010

## Dollars & Sense

### Message from the President's Desk

Dear Members,

I want to welcome the former Hamden Federal Credit Union members into the Wepawaug Flagg Credit Union Family. On July 1, 2010 the merger between the two credit unions was completed. In July, the Board of Directors was expanded and two former members of the Hamden Board joined the Wepawaug Flagg Board. Thomas Dorr and Mark Consorti are the new members and I thank them for their willingness to serve and guide the credit union into the future. Barbara Tito and Linda Anderson, two former members of the Supervisory Committee at Hamden have joined the Supervisory Committee of the combined credit union.

Renovations of the office at 105 Sanford Street are underway and should be completed before the Thanksgiving holiday. The work is being done in stages to minimize the disruption to the membership.

Have you tried out the new ATM at Sanford Street? This machine is amazing. It is an envelope-free machine which means that when you make a deposit you place your cash in the appropriate slot and it counts it and prints the denominations and quantity on your receipt. Likewise, if you deposit a check, when you put it in the appropriate slot it reads the check and prints a copy of it on your receipt. Your balance is updated immediately and printed on the receipt. A temporary hold is placed on the deposit until it is reviewed the next day. Watch for our \$20 for \$10 and \$50 for \$20 promotion for the ATM.

Did you know that we now have drive-up banking during normal business hours? Sharing the island with the new ATM is a two-way closed circuit TV and a pneumatic tube system to transport your transaction into the building to the tellers. You see and speak with the person handling your transaction.

Please remember that we are here to serve you. If you have a question about how to get the most out of your credit union membership, ask us, we will be glad to help.

Finally take advantage of joining Discount Power and save up to 20%. Visit our website or ask our staff for more information.

Thank you for your continued support,  
Mike



### A Special Note of Thanks

We want to thank all of you for your generous support of our coworker, Anna Cardona. As many of you know, in late June, she was involved in a serious auto accident in which she was severely injured and her beloved Willie was injured and subsequently died. Your kind notes and financial gifts to her have made this difficult time less burdensome. Thank you to all who have helped. Anna is healing and we look forward to her return to work.

### International Credit Union Day

Local. Trusted. Serving You.™

Why do 186 million people worldwide choose credit unions? Community commitment and trustworthy member service are among the many reasons. On October 21, join us and credit unions members around the world to celebrate International Credit Union Day.® We will provide snacks and beverages that day. Stop by one of our branches and celebrate with your fellow members!



# COMMUNITY OUTREACH

## WE WANT YOU! Volunteers Needed for Upcoming Financial Reality Fair October 20th

Volunteers Needed from 7:30 am - Noon  
at New Haven Field House, 480 Sherman Parkway, New Haven, CT

Help approximately 500 high school students learn Financial Reality.  
Training will be provided for volunteers the day of the event.

If you are interested in assisting at the Reality Fair, contact  
Jennifer Little-Greer at (203) 288-1695 ext. 232 or via e-mail at  
jlittle-greer@wffcu.org.



## Hamden Board of Education and Ansonia Board Of Education

### Membership Enrollment

In August, Wepawaug held membership enrollment at the  
Ansonia B.O.E. and Hamden B.O.E. new teacher orientation.  
Pictured are the raffle winners: Elizabeth Nimons (L), Ansonia  
Teacher and Michelle Mortali (R), Hamden Teacher.

## Wepawaug-Flagg Salutes the 2010 Scholarship Award Recipients

On June 29, 2010, the Wepawaug Scholarship Committee selected five scholarship winners from the pool of applicants. The winners were chosen based on the merits of student essays, references and community service. Pictured to the right are the scholarship winners. Cora Mahon, a student of Chestnut Hill College, is the recipient of the \$2,000 Dennis Banks Memorial Scholarship. Wepawaug General \$1,000 Scholarship Winners are: Jillian DeGiacomo of Hamden High School, Evan Gambardella of North Haven High School, Alana Ladson of Wilbur Cross High School and Amanda Rich-Fiondella of North Haven High School.

Every year, Wepawaug funds the Academic Scholarships Program to assist members and their children with the rising education expenses. We welcome all eligible applicants who are graduating high school seniors through juniors in college, to participate in our scholarship program.



Jillian DeGiacomo of  
Hamden High School

Evan Gambardella of North  
Haven High School

Amanda Rich-Fiondella of  
North Haven High School

Alana Ladson of Wilbur  
Cross High School

Cora Mahon  
of Chestnut Hill  
College, recipient  
of the \$2,000  
Dennis Banks  
Memorial

# PRODUCTS, SERVICES AND BENEFITS



Are you taking advantage of your membership benefits? Let's do a test and see.

✓ off all the products, services and benefits you are currently using.

PRODUCTS	
	Club Account (Vacation, Holiday, Special Occasion)
	Money Market Account
	Term Certificate (CD) and Individual Retirement Account (IRAs)
	Student Checking Account (18 -25 yrs.)
	Regular Checking Account
	Flagship Plus and Plus 50 Checking Account*
	New/Used Auto/Motorcycle Loan
	VISA® Platinum or VISA Classic Credit Card
	Home Equity Line of Credit (HELOC)
	Signature (Unsecured)/Share (Secured) Loan
	Home Equity Loan
	First Mortgage

SERVICES	
	Internet Banking
	Bill Payer
	MasterMoney Debit /or ATM Cards
	Draft Line Loan
	Overdraft Protection (Line of Credit)
	TouchTone Teller
	Direct Deposit
	Incoming Wire Transfers
	Travelers Cheques
	Group Accident Protections
	Notary Services
	Loan by Phone

\*Flagship Plus and Flagship Plus 50 Checking Account comes with the additional benefits:

- Free Bill Payer
- Free Checks
- Bonus Rates on Term Certificates (CDs)
- Discounts on any new Consumer Loan
- ID Theft Insurance
- Savers Club
- Cash Back Rebates

BENEFITS	
	DiscountPower (Up to 20% Discount on the Generation Portion of Your Electricity Bill)
	eZ Forex (Discount Foreign Currency Purchase)
	CO-OP® and SUM Network (Surcharge Free ATM)
	Sprint (10% Discount on Service Plans)
	Western Union

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 10/01/2010 and subject to change at any time without notice. No annual fee!





Start Saving Today! It's Easy To Enroll!

- Free enrollment
- No fees
- No credit checks
- Service and billing continue to be provided by CL&P or UI

All you need is your utility bill from CL&P or UI to sign up:

Log into [www.wffcu.org](http://www.wffcu.org) click on the DiscountPower link or bring your most recent bill to one of our branches or call us at (203) 288-1695 and ask for Jennifer or Nadine.

**When you sign up for Discount Power you are eligible to get a FREE Whole Home Energy Check Up – a \$300 value.**

## Merry Moola

### Holiday Loans

Don't let holiday spending put a "humbug" on your finances. Grab a great low rate on a holiday loan from Wepawaug-Flagg and put cash in your pocket for all your holiday needs – gifts, travel, celebrations, even a month's supply of fruitcake!



Available from November 8 through December 17, 2010.

**7.99% APR\***

- Low, fixed rate
- Maximum of \$3,000
- Minimum of \$500
- One year re-payment period

\*APR = Annual Percentage Rate. Estimated monthly payment per \$1,000 borrowed over 12 months = \$86.99.

### WEPAWAUG ATM LOCATIONS

#### HAMDEN

Main Office  
105 Sanford St  
Hamden, CT 06514

Police Department  
2900 Dixwell Ave  
Hamden, CT 06514

Dunn's Pub  
2315 Whitney Ave  
Hamden, CT 06514

McDonald's  
1260 Dixwell Ave  
Hamden, CT 06514

Hamden Center Office  
2321 Whitney Ave  
Hamden, CT 06518

Town Hall  
2750 Dixwell Ave  
Hamden, CT 06514

McDonald's  
2320 Dixwell Ave  
Hamden, CT 06514

#### NEW HAVEN

McDonald's  
250 Whalley Ave  
New Haven, CT 06511

#### NORTH HAVEN

McDonald's  
365 Universal Dr  
North Haven, CT 06473

#### ORANGE

McDonald's  
57 Boston Post Rd  
Orange, CT 06477

#### SCSU

Schwartz Hall  
230 Fitch St  
New Haven, CT 06515

Engleman Hall  
112 Wintergreen Ave  
New Haven, CT 06515

Wilkinson Hall  
158 Wintergreen Ave  
New Haven, CT 06515

Student Center  
501 Crescent Street  
New Haven, CT 06515

North Campus Residence  
180 Pine Rock Ave  
Hamden, CT 06514

Wintergreen Building  
112 Wintergreen Ave  
New Haven, CT 06515

West Campus  
160 Wintergreen Ave  
New Haven, CT 06515

Brownell Hall  
114 Farnham Ave  
New Haven, CT 06515



#### MAIN OFFICE

105 Sanford Street  
Hamden, CT 06514  
(203) 288-1695 Tel  
(203) 230-9435 Fax  
(203) 288-3917 Loan Dept 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

#### HAMDEN CENTER OFFICE

2321 Whitney Avenue  
First Floor Center 2  
Hamden, CT 06518-3207  
(203) 287-9641 Tel  
Hours:  
Monday-Wednesday, Friday  
9:00 am - 4:00 pm  
Thursday 10:00 am - 4:00 pm

#### NEW HAVEN OFFICE

200 Orange Street  
New Haven, CT 06510  
(203) 946-8700 Tel  
(203) 946-8702 Fax

#### SCSU OFFICE

Michael Adanti Student Center  
501 Crescent Street  
New Haven, CT 06515-1330  
(203) 392-9900 Tel  
Hours:  
Monday-Friday  
9:00 am - 3:00 pm

#### [www.wffcu.org](http://www.wffcu.org)

TouchTone Teller (203) 281-5059  
Visa® Credit Card  
After Hours (800) 433-0505  
MasterMoney Debit and ATM Card  
After Hours (800) 754-4128