

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 to sign up:

Log into 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 Lindsey or Nadine.

HOLIDAY CLOSINGS

Easter Weekend
Friday, April 22 and
Saturday, April 23, 2011

Memorial Day
Monday, May 30, 2011

Independence Day
Monday, July 4, 2011

FOREIGN EXCHANGE

Foreign exchange is available at Wepawaug-Flagg FCU for those members planning to travel out of the country. Call or stop into the Sanford Street Office for more information.



WEPAWAUG ATM LOCATIONS

We are also a part of the SUM COOP Network where our members have access to thousands of ATMs free of charge. A complete list of ATMs can be found on our website, www.wffcu.org, under member services.



HAMDEN

Main Office
105 Sanford St
Hamden, CT 06514

Town Hall
2750 Dixwell Ave
Hamden, CT 06514

McDonald's
2320 Dixwell Ave
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

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



The Whitney Avenue Office is now closed. We have extended hours at our Sanford Street Location.

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
7:00 am - 4:00 pm
Thursday-Friday
7:00 am - 5:00 pm
Saturday
9:00 am - 12:00 pm

NEW HAVEN OFFICE

200 Orange Street
New Haven, CT 06510
(203) 946-8700 Tel
(203) 946-8702 Fax
Hours:
Monday-Wednesday, Friday
9:00 am - 4:00 pm
Thursday
10:00 am - 4:00 pm

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

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



Spring 2011



Happy Spring!

ANNUAL MEETING

Wednesday, April 27, 2011
Country House Restaurant
990 Foxon Road
East Haven, CT 06513

Time: 5:30 pm
Cost: \$35 per member

Meal Selections:
Roast Prime Rib of Beef
Baked Stuffed Shrimp
Chicken Florentine
Vegetarian Entree

To make your reservation and place your meal selection call (203) 288-1695 ext: 224, fax (203) 230-9435 or e-mail your reservations to annualmeeting@wffcu.org. Reservations may also be made via mail to: Wepawaug-Flagg Federal Credit Union, Attn: Lindsey Mignault, 105 Sanford Street, Hamden, CT 06514. Should you have any questions please feel free to call Lindsey at the phone number and extension above.

Reservation deadline is Wednesday, April 20, 2011.

Members who wish to vote for directors, but not attend the dinner may vote at the Country House Restaurant between 5:30 and 6:15 on Wednesday, April 27th. Just show up with your photo ID.

Message from the President

Dear Member:

As this long, snowy winter ends and our thoughts turn to new growth and new opportunities, please remember to make the credit union your first stop if you are considering buying a car, improving your home or refinancing existing loans. We consistently offer you some of the lowest rates and most favorable terms available on these types of loans.

Each day I get asked, "When will interest rates go up?" I wish I knew the answer because it would make planning a lot easier for everyone. The truth is no one knows for certain when it will happen but everyone knows that it will happen someday. If you are dependent on interest income you are faced with the difficult situation of declining income and rising costs of necessary items such as food, gasoline and utilities. One way your credit union can help is by identifying opportunities for you to save money. This is the primary reason we introduced Discount Power to our members 10 months ago. If you are a UI or CL&P customer you can save 10% to 20% on your electric bill each month with this program. Almost 100 members have already taken advantage of reduced monthly electric bills by either signing up on our website or bringing their bill into the credit union for help with signing up. It's easy to do and can save you money each and every month.

If you have a child attending college, be sure they apply for one of the scholarships the credit union offers. This year there will be 5 scholarships with a combined value of \$6,000 awarded to members or their children. The deadline for applying is May 18th; please call our office or check our website for an application form.

I look forward to seeing many of you at our annual meeting on April 27. Look for details elsewhere in this newsletter.

Michael J. Hinchey
President



COMMUNITY OUTREACH



New Haven Bowling Tournament

Your Wepawaug-Flagg's Shanita Alston, Adam Loewenbaum, Michelle Hoffman, and Lindsey Mignault won the New Haven Chapter Bowling Tournament on February 23, 2011. They will now be moving on to the state tournament to win the coveted Hartford Chapter Bowling trophy. The entry costs went to the Connecticut Credit Union Charitable Foundation to help Feed the Needy.



2011 Scholarship Applications Are Now Being Accepted

ELIGIBILITY

1. A high school graduate in 2011, current freshmen, sophomores or juniors enrolled in a U.S. Accredited college or university.
2. Applicant or at least one parent must be a member of WFFCU.
3. Write an essay. The essay topics are outlined on the Scholarship Application Form.

Applications can be found on our website, www.wffcu.org and in our offices. Please send application to:
Wepawaug-Flagg FCU
c/o Scholarship Committee
105 Sanford Street
Hamden, CT 06514

Students chosen will be based on merits of student essays, references and community service.

SCHOLARSHIPS

\$2,000 Dennis Banks Memorial Scholarship is for business and education students (1 recipient) and Wepawaug General Scholarship of \$1,000 (up to 4 recipients)

IMPORTANT: Deadline for completed applications, essays, and accompanying documentation must be received no later than 5:00 p.m. on May 18, 2011.

Winners will be notified by June 28, 2011. Winners will be posted in all branches and on our website.

Wepawaug-Flagg Sponsors an Upcoming Lecture

Wepawaug-Flagg is one of the proud sponsors for Southern Connecticut State University's 13th Annual Mary and Louis Fusco Distinguished Lecture. This year's speaker is Michael J. Fox and his message is "Always Looking Up: The Adventures of an Incurable Optimist".



PRODUCTS AND SERVICES

Home Equity Loans

Borrow a minimum of \$15,000*

5 years

4.25% APR*

(Fixed Rate, 80% Financing)

Borrow a minimum of \$20,000*

10 years

4.50% APR*

(Fixed Rate, 80% Financing)

Borrow a minimum of \$25,000*

15 years

5.75% APR*

(Fixed Rate, 80% Financing)

*New loans and advances only. Not available for refinancing of existing loans.



Car Loans

	Max Term	APR*
New Car	up to 60 months	3.75%
Over \$20,000	72 months	6.99%
Used Car (1-5 years)	60 months	4.25%
Used Car (6-8 years)	48 months	8.09%
Used Car (9-10 years)	36 months	8.39%

Motorcycle Loans

Ready for Spring and Summer? Come in and check out our motorcycle loans. Motorcycle must be 1-5 years old, max term is 60 months and the APR is at 6.99%.

Come talk to one of our loan officers today, and get the loan you have been waiting for!

*APR = Annual Percentage Rate.



Need to Save for a Vacation or Something Special?

Need to save for a vacation or something special? Now is the time. We, at Wepawaug-Flagg, offer Club Accounts which include Vacation, Holiday and any Special Occasions! Earn interest of .30% APY (Annual Percentage Yield) on any balance of \$100 or more. Come open a club account today!

Now 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**

Sign up Now!

**Rates shown as of 3/01/2010 and subject to change at any time without notice. No annual fee!

