



Fall 2011

Dollars & Sense

Message from the President's Desk

Dear Members,

I want to congratulate our scholarship winners, shown on page 2 of this newsletter, for their excellent responses to our essay questions. We wish the best for these and all students returning to classes this Fall.

Your credit union's 75th year of operation has certainly been an interesting one! Who would have thought that we would feel an earthquake where the epicenter was in Virginia, and soon thereafter face a hurricane named Irene that resulted in massive power outages of record proportions in our state? It certainly reminds us of the need to be prepared for the unexpected. Your credit union was ready for Irene. I want to share with you a little bit about what occurred. When power was lost our systems were down. Stand-in procedures permitted limited access to your accounts through ATM and Debit Cards from Saturday night to Monday morning. After setting our disaster recovery plan in motion at 6:30 AM Monday, we were able to have ATMs and Internet Banking online before 10:30 that morning. By 5:00 PM our staff was at the credit union and we were processing Monday's work, and by Tuesday we were fully operational. Power was restored and processes returned to normal. Our plan worked as designed.

If you were one of the fortunate group that never lost power, telephone and/or internet you may wonder, "What's the big deal?" But it really was a big deal to those of us who went days without those services. We know you depend on us and we take every precaution and step necessary to keep your money safe and accessible. No one knows when the next disaster may occur or what it might be, but I want to assure you that our plan addresses multiple types of events with the goal of having electronic services restored within 24 hours of a disaster, basic branch transactions within 48 hours and to be fully functioning in less than 96 hours. This is a major commitment and I assure you that from the longest serving member of the Board of Directors to the newest member of the staff, our commitment to excellent service has never been stronger.

My thanks go out to each of you for your support of the Credit Union. Please think of us first for all your financial needs.

Michael J. Hinchey

International Credit Union Day

Local. Trusted. Serving You.™

Why do 186 million people worldwide choose to be a member at a credit union? Community commitment and trustworthy member service are among the many reasons. On Thursday, October 20, join us and credit union 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.

U.S. Savings Bonds Important Information

Starting January 2012, EE bonds will no longer be sold in any institution. This action, which supports the U.S. Department of the Treasury's goal to increase the number of electronic transactions with citizens and businesses, will save American taxpayers approximately \$70 million over the first five years. For more information about the elimination of paper savings bonds and how to enroll in TreasuryDirect, visit www.treasurydirect.gov.

COMMUNITY OUTREACH

Wepawaug-Flagg Salutes the 2011 Scholarship Award Recipients

On June 27, 2011, the Wepawaug-Flagg 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. Tyler Blake, an entering freshman at Babson College, was chosen to receive the \$2,000 Dennis Banks Memorial Scholarship. Wepawaug General \$1,000 Scholarship Winners are: Kathleen Steele, a student at Boston College, Nancy Presnick, a student at Franklin & Marshall College, Aubrey Moore, an entering freshman at Providence College, and Danielle Palmieri, an entering freshman at Connecticut College. Congratulations!

Every year, Wepawaug funds the Academic Scholarship 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.



Your Credit Union

Numbers tell a small part of our story. 75 years of service, 10,000 members, 3 locations, 19 ATMs, 19 employees, 9 Directors. But what has made us different and continues to make us successful is personal interaction, one transaction at a time. You as members speaking your needs and retelling the stories of our roots have made us strong. Karen, Diann, Cheryl, Sandy, Linda, Michelle, Lashawn and all the other employees that answer your questions and listen to what you say are key in meeting our mission. Many members enjoy the ATM, internet banking and bill payment services offered by the credit union, and certainly more electronic services will be coming in the future, but we will not become impersonal. We are committed to being here when you need to talk with us.

This personal service is the number one reason why you should choose Wepawaug-Flagg over all other choices for all of your financial needs.

DISCOUNTPOWERSM



Save Up to 15% on the Generation Portion of Your Electric Bill

- Free enrollment
- No fees
- No credit checks
- Service and 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 Office or enroll online at www.wffcu.org.

PRODUCTS AND SERVICES

Home Equity (Fixed Rate, 80% Financing)

Minimum Loan **\$15,000***

5 years

3.75% APR*

(Sample monthly payment =
\$18.08 per \$1,000 borrowed for 5 years)

Minimum Loan **\$20,000***

10 years

4.50% APR*

(Sample monthly payment =
\$10.37 per \$1,000 borrowed for 10 years)

Minimum Loan **\$25,000***

15 years

5.75% APR*

(Sample monthly payment =
\$8.31 per \$1,000 borrowed for 15 years)

*APR=Annual Percentage Rate. Closing costs will be charged if loan is closed within two years.



Benefits of Being a Member at WFFCU:

- Discount Power (Up to 15% 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
- Internet Banking, Bill Pay and TouchTone Teller

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**

Sign Up Now!

**Rates shown as of 10/01/2011 and subject to change at any time without notice.

No
Annual
Fee!



Why Throw Away Your Money?



As a member of the credit union, there's never been a better time to save money on your wireless service. You can enjoy 10% off most regularly priced Sprint individual service plans, and 15% off most regularly priced Sprint business service plans.

For this exclusive discount, tell them you're a credit union member. Ask to be attached to the NACUC_ZZM Corporate ID.

HOLIDAY CLOSINGS

Columbus Day
Monday, October 10

Veterans' Day
Friday, November 11

Thanksgiving Weekend
Thursday, November 24
Friday, November 25
Saturday, November 26

Christmas Eve
Saturday, December 24

Christmas (Observed)
Monday, December 26

New Year's Day (Observed)
Monday, January 2, 2012



WEPAWAUG ATM LOCATIONS

We are also part of the SUM and CO-OP® Networks, where our members have access to thousands of ATMs free of surcharges. 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

Police Department
2900 Dixwell Ave
Hamden, CT 06514

Town Hall
2750 Dixwell Ave
Hamden, CT 06514

Dunn's Pub
2315 Whitney Ave
Hamden, CT 06514

McDonald's
2320 Dixwell 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 St
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 St
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 St
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 St
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

*Hours vary during semester breaks.

