

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 Nadine.

HOLIDAY CLOSINGS

Easter Weekend
**Friday, April 6 and
Saturday, April 7**

Memorial Day
Monday, May 28

Independence Day
Monday, July 4

FOREIGN EXCHANGE

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



WEPAWAUG-FLAGG FEDERAL CREDIT UNION 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

Town Hall
2750 Dixwell Ave
Hamden, CT 06514

Police Department
2900 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

Davis Hall
501 Crescent St
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 based on the school's academic calendar.



Spring 2012



Happy Spring!

Annual Meeting

Wepawaug-Flagg Federal Credit Union cordially invites you to the 76th Annual Meeting to help us celebrate 75 years of serving you, our members.

April 25, 2012

5:30 pm

**Country House Restaurant
990 Foxon Road (Route 80)
East Haven, CT 06513**

The choice of entrées is: roast prime rib of beef, stuffed shrimp and chicken florentine. Vegetarian entrée will be offered upon request.

Cost: \$38 per member.

Gifts will be awarded to each attendee and door prizes will be raffled off.

Those who are interested in attending should contact David Hinchey, marketing manager at WFFCU, at (203) 288-1695 ext. 224.



Message from the President

Dear Member:

Spring has arrived after the winter that wasn't. Who would have thought that the largest snowfall of the "winter season" would occur in October. That same unpredictable nature of our weather is also applicable to our economy and most certainly to interest rates. If you still have a variable rate mortgage loan or an outstanding balance on a home equity line of credit, now is a good time to convert it to a fixed rate loan. Please call and get our rates before you check with anyone else. In almost every case our rates and fees will be lower than what you will find elsewhere.

Thinking of getting a new or used car? Call and get pre-approved for an auto loan. Pre-approval gives you the best negotiating position with the dealer. Most people don't realize the the dealer frequently makes more profit on the financing of the car rather than the sale of the vehicle itself.

We want to be your best financial information resource. Let us help you get the financial knowledge to manage all your needs.

I hope to see many of you at the annual meeting on April 25th.

Michael J. Hinchey
President

Board Member Election

At the 76th annual meeting, there will also be an election of board members. In accordance with the bylaws of the credit union, the nominating committee has presented the following slate of nominees for three-year terms: (1) Thomas Dorr, (2) Ceil Petrone and (3) Vincent Rascati.

Thomas Dorr has served on the board since 2010 following the merger between WFFCU and Hamden Federal Credit Union. He currently works at Southern Connecticut State University.

Ceil Petrone is a retired teacher who has served multiple terms on the board. Meanwhile, Vincent Rascati is a certified financial planner and was formerly a teacher at Notre Dame High School in West Haven and Ansonia High School. All three are up for re-election due to expiring terms.

No nominations for vacancies were made by petition from the members before the March 16, 2012 deadline as specified in the credit union bylaws. Therefore, the election will not be held by ballot and no nominations will be taken from the floor.



Spring Clean Your Finances

After a year of spending, saving, paying off bills and racking up rewards points, your financial life can get a little messy. Now is a great time to regain control of your finances. When you de-clutter your accounts, paperwork and budget, you'll find it's a lot easier to make the most of your money.

Roll up your sleeves, dust off your statements and follow these tips for finances that sparkle:

Streamline your banking. Close up old accounts and utilize internet banking. Shred year-old bank statements, expired warranties, old Social Security statements and tax documents that are more than seven years old.

Consolidate your debt. Consider rolling all of your high-interest payments into one low-rate personal loan. Close credit cards you don't need and create a payment strategy to lower your debt. Plan to pay off credit cards with the highest interest rates first.

Organize your savings. Many households have multiple savings accounts, including IRAs, CDs and 401(k)s. Consider moving all of your finances to Wepawaug-Flagg Federal Credit Union and consolidate all IRAs to one account. Talk to your employer about moving old 401(k) accounts into the one at your current job, or rolling them to a self-directed IRA. Finally, increase your 401(k) savings so that at a minimum you are saving enough to earn a full match from your employer.

Plan your estate. Update or create your will. It's a fairly easy and inexpensive process that people often put off for obvious reasons. If you have any property (car, house, land, flat-screen TV, etc.), a will prevents lengthy legal battles and guarantees the right people receive your belongings upon your passing.

Need help tidying up? Stop by your nearest WFFCU branch or give us a call. We'd be more than happy to help you clean up your finances!



2012 Scholarship Applications

Students looking to help defray the cost of higher education are encouraged to apply for two scholarships offered by Wepawaug-Flagg Federal Credit Union. Applications are available by visiting www.wffcu.org or by visiting one of our three branch locations during regular business hours and requesting a paper application.

- The Dennis Banks Memorial Scholarship is open to all high school seniors who will be a full-time, degree-seeking student enrolled at a U.S. accredited college or university or a current college freshman, sophomore or junior seeking a degree in business (accounting, finance, marketing etc.) or a degree in education. One applicant will be awarded with a check for \$2,000.
- The general scholarship award is open to all high school seniors who will be a full-time, degree-seeking student enrolled at an accredited college or university or a current college freshman, sophomore or junior. Four applicants will be awarded with a check for \$1,000 each.

Previous winners of this scholarship award, current employees and their family members are not eligible. Former employees are also not eligible.

REQUIREMENTS

Applicants must either become a member or have at least one parent who is an existing member. Applications must be received no later than Friday, May 18, 2012 and all scholarship requirements (essay, list of contributions and confirmation letters) must be completed to be considered.



PRODUCTS AND SERVICES

Home Equity Loans

Borrow a minimum of \$15,000*

5 years

3.25% 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	3.50%
Used Car (1-5 years)	60 months	3.75%
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. Rates effective as of 4/1/12. Rates are subject to change without notice. Example monthly payment = \$18.19 per \$1,000 borrowed for 60 months at 3.50%. Offer cannot be combined with Flagship Plus discounts. Promotion is valid on new money only. (Existing WFFCU loans are exempt from this offer).



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 .12% APY (Annual Percentage Yield) on any balance of \$100 or more. Come open a Club Account today!

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 4/01/2012 and subject to change at any time without notice. No annual fee!

EXTENDED WARRANTY When you use your Platinum Credit VISA® to make purchases the warranty period will be doubled. For instance, you purchase a TV that comes with a 90-day warranty. With Platinum Credit VISA® the warranty is doubled and extended so you receive 180 days of worry-free warranty protection.

