

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 in to www.wffcu.org and click on the DiscountPower link, bring your most recent bill to one of our branches, or call us at (203) 288-1695 and ask for Nadine.

HOLIDAY CLOSINGS

Independence Day
Wednesday, July 4

Labor Day
Monday, September 3

Columbus Day
Monday, October 8

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 in advance 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 more than 30,000 surcharge-free ATMs nationwide. 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

SOUTHERN CONNECTICUT STATE UNIVERSITY

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.



Summer 2012

Dollars & Sense

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. Our rates are very competitive – in almost every case our rates and fees will be lower than what you will find elsewhere. Please be sure to call us first!

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. Many people don't realize that often the dealer makes more profit on the financing of the auto than on the sale itself.

We want to be your best resource for financial information. Whenever you have a question, call us and let us help you get the knowledge and confidence to manage all of your financial needs.

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

Michael J. Hinchey
President

Wepawaug-Flagg's May 19 Auto Loan Event a Huge Success

On a gorgeous Saturday, Wepawaug-Flagg hosted an auto loan event where members came in and got pre-approved for an auto loan or gained some financial flexibility by bringing in their existing auto loan (from the dealer or a different financial institution) and refinancing with us!

Those who refinanced were able to save hundreds of dollars over the life of their loans, while those who got pre-approved for an auto loan were able to cash in on Memorial Day Weekend sales.

Representatives from Enterprise Car Sales were also in attendance and brought two vehicles to our office to showcase to members.



Those interested in saving money by refinancing or getting pre-approved for an auto loan can still take advantage of our low rates! Call (203) 288-1695 and ask to speak with a loan department representative or apply online at www.wffcu.org.

Summer Fun

Take the family to the Lake this summer—**Lake Compounce** that is.

As a member of WFFCU, you're eligible to purchase discounted Lake Compounce Tickets—New England's Family Theme Park.

Members can purchase discounted regular admission tickets (52" and taller) for \$30 each, as opposed to paying the full price of \$36.99 plus tax. The ticket is good for one-day admission.



Located on Lake Avenue in Bristol, Lake Compounce is a 427-acre family theme park that includes a 20-acre lake and more than 50 rides and attractions. It has been in continuous operation since 1846 and is currently in its 167th season.

Rides at the park include the Zoomerang Coaster, Rev-O-Lution, Boulder Dash, Thunder Rapids Raft Ride, Bumper Cars, plus Circus World Kiddieland for the youngest set. There's also Splash Harbor, a water park. The water park features numerous water rides including fantastic water slides, spray fountains, tube slides, a wave pool, a 60-ft. New England Lighthouse, and an 800-foot lazy river known as Anchor Bay.

WFFCU members can simply visit their local branch during regular business hours and purchase them from any of the tellers.

For more information regarding Lake Compounce, visit www.LakeCompounce.com.

COMMUNITY OUTREACH



A Reminder to our Members...

Reading to Children

WFFCU employees were given the opportunity to read to children in the area this past spring. Employees Lashawn Lawhorn and David Hinchey read to students at Ridge Hill School in Hamden to help celebrate Ridge Hill School Library Media Month. WFFCU also read to students at John C. Mead School in Ansonia in March and to second-graders at Helen Street School in Hamden in early June.

Want WFFCU employees to read to students at your school? Contact David Hinchey at (203) 288-1695.

Wepawaug-Flagg Gives Back

WFFCU continued to support the community by donating to both the Hamden Police and Hamden Fire departments.

Hamden Firefighters held a pig roast at Park Central Tavern, which raised the money for the Connecticut Burn Center at Bridgeport Hospital.

Meanwhile, the Hamden Police Department held their annual "Tip-a-Cop" fundraiser at Mickey's Restaurant and Bar to raise money for Special Olympics of Connecticut.

Officers of the Hamden Police Department served as waiters while their tips were donated to Special Olympics of Connecticut.

WFFCU continues to be a proud supporter of both organizations.



Students Enjoy "National Treasure" Thanks to WFFCU

"I can't believe I'm holding a national treasure," an excited fifth grader from Shepherd Glen Elementary School in Hamden. The treasure the fifth-grader spoke of was a moon rock on loan from NASA.

In order for a school to obtain the moon rocks, the teacher must be certified by NASA and guarantee the moon rocks will be stored in a secure location.

That secure location was Wepawaug-Flagg Federal Credit Union.

For the past two years, WFFCU has willingly provided a secure location to store the lunar samples. Thanks to WFFCU, more than 800 students from two elementary schools in Hamden were able to view and hold the moon rocks.

WFFCU is a proud supporter of the Hamden Public School System.

Wepawaug-Flagg's Annual Meeting

Ninety people attended the annual meeting at the Country House in East Haven, Connecticut and an election of officers was held.

Three candidates ran for three seats on the board of directors and all three were elected to three-year terms. Those elected were: Thomas Dorr, Ceil Petrone and Vincent Rascati.



Financial Reality Fairs

Wepawaug-Flagg Federal Credit Union also participated in the Financial Reality Fairs held last spring in Bridgeport and Torrington.

The fairs are sponsored by the Credit Union League of Connecticut.

Students are given a career along with a starting salary while they have to visit various booths to acquire housing, food, clothing, transportation, nightlife and other necessities.

Students have to resist temptations along the way as they try to stay within their budget.

These fairs teach students to stick to their budget while giving them a taste of the real world.

PRODUCTS AND SERVICES

Refinance Your Mortgage with No Closing Costs!*

Special Rate for 10-year first mortgage loan**

3.75% APR***

- Reduce your current mortgage rate and term—at no cost to you!
- Take additional cash for any reason (payoff a second mortgage or other debt).
- We will not sell your mortgage to anyone.
- No mortgage on your home? Borrow \$25,000 or more for any purpose.
- Minimum loan is \$25,000.
- Maximum loan to value is 80%.

Questions? Want a payment quote?

Call us at (203) 288-1695 and ask to speak to a loan department representative!

*Closing costs must be reimbursed only if mortgage is paid in full within two years.

**Not for home purchase.

***APR = Annual Percentage Rate. Cannot be used to refinance an existing WFFCU mortgage loan unless taking \$25,000 in "new money." WFFCU cannot escrow for taxes and/or insurance. On a \$25,000 loan at 3.75% for 10 years, the approximate monthly payment is \$250.15. To estimate a monthly payment, use \$10.00 per \$1,000 borrowed. Rate effective July 1, 2012 and is subject to change without notice.



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 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 6.99%.

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

*APR=Annual Percentage Rate. Rates effective as of 7/1/2012. 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?

Now is the time. Wepawaug-Flagg offers Club Accounts that include Vacation, Holiday and any Special Occasion! 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 — **No Annual Fee and No Balance Transfer Fee!**

VISA® Platinum **8.90%** APR** VISA® Classic **11.90%** APR**

**Rates shown as of 7/1/2012 and subject to change at any time without notice.

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.

