



Your Credit Union wants you to SAVE + WIN!

Enroll with Discount Power and begin SAVING MONEY on the generation portion of your electric bill. If you enroll from Sept 17th through Dec 31st you'll automatically be entered into the sweepstakes to win a KINDLE FIRE!

Call 203-929-3900 for more information or log onto www.WFFCU.org and click on the Discount Power link located on the left-hand side of the page.

For New Residential Accounts Only.

No purchase necessary. Must be 18 years of age or older; named on a Credit Union account, a legal US resident of CT, and a current member of a credit union participating in the Discount Power Inc., program. Sweepstakes begins 9/17/12 and ends 12/31/12. Restrictions Apply. Visit participating credit union website for Official Rules. © 2012 Discount Power Inc., Shelton, CT. All Rights Reserved.

HOLIDAY CLOSINGS

Columbus Day
October 8

Thanksgiving Weekend
November 22-24

New Year's Day
January 1

Veterans Day
November 12

Christmas Day
December 25

WEPAWAUG-FLAGG FEDERAL CREDIT UNION ATM LOCATIONS

WFFCU is 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. iPhone users can download the CO-OP ATM locator application from iTunes.



HAMDEN

Main Office
105 Sanford St
Hamden, CT 06514

Police Department
2900 Dixwell Ave
Hamden, CT 06514

McDonald's
2320 Dixwell Ave
Hamden, CT 06514

Town Hall
2750 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

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.





Fall 2012

Dollars & Sense

Come Celebrate with Us!

October 18 is International Credit Union Day, where you can celebrate along with 186 million other people who will take part in a celebration worldwide.

On Thursday, October 18, stop by any of our branches for coffee, light refreshments and giveaways! As part of our celebration, those who join as a new member on Oct. 18 can open an account and we'll make the \$5 initial qualifying deposit to the regular share account.

For more information, contact David Hinchey, marketing manager at (203) 288-1695.

WFFCU Offers the Ability to Open Accounts Online for SCSU Students

Starting in mid-August, Wepawaug-Flagg Federal Credit Union offered students at Southern Connecticut State University the ability to go online and begin the account opening process.

A number of students took advantage of the opportunity by logging onto www.WFFCU.org and entering their information online. From there, students were able to stop by any of our branches with their initial opening deposit and two forms of identification to officially "open" the account.

As a result, students were able to save time and avoid lines at the start of the school year.

Message from the President

Dear Member,

Why do the summer months seem to go by faster than the others? I wish I knew. School is back in session, leaves are turning beautiful colors and football is back. Vacations are over and we are here to serve you.

As we look towards the end of 2012 we have one of the most important days of the year ahead of us; Election Day 2012 is Tuesday, November 6th. It is the opportunity for each of us to participate directly in the future of our city, state and nation. Please make your voice heard on that day and Vote. Vote early and encourage others to do the same. If you will be away and unable to vote that day, request and submit an absentee ballot. Don't miss out on your right to choose our leaders.

If you would like to participate in the future development of the credit union please call and let me know. Your input is welcomed and valued. Whether it's evaluating a potential new service, offering suggestions on how best to communicate with members, or redesigning existing products, we want to include you in the process. Volunteering a few hours to be part of a focus group reviewing and exploring options with other members is a way you can help us be the best credit union in Connecticut.

Our economy is on the brink of stalling again after showing some signs of improvement. Interest rates are projected to be at these low levels into mid or late 2015 and possibly longer. If you have more than 5 years to go on a mortgage and haven't refinanced in the past 3 years you may be able to reduce your rate and save money. Even if your home is worth less than the amount you owe on it you may qualify for a loan under some of the special programs available. Call us for more information.

Remember we are here to help you. If you need a loan come to us first. If you need help designing a budget or advice on how to solve a financial problem we will do our best to help you.

Sincerely,

Michael J. Hinchey
President





Are You Taking Advantage of our Everyday Rebate Rewards Program?

Members with Flagship Plus or Flagship Plus 50 Checking are eligible for everyday rebate rewards! Members can get cash back simply by purchasing items you use every day.

Save your receipts when you buy groceries, eat out, purchase clothing or buy pet supplies. Then, at the end of every quarter, send the receipts (up to \$100) with your Everyday Rebate Rewards request form and receive 10 percent cash back. Contact any of our WFFCU branches and ask about getting cash back.



Daddio's Service and Repair Joins WFFCU

Daddio's Service and Repair recently became the latest organization to join Wepawaug-Flagg Federal Credit Union's field of membership. Daddio's, located in East Haven, specializes in automotive service, repair and roadside assistance.

At its August 15 meeting, WFFCU's board of directors approved the addition of Daddio's Service and Repair LLC as its newest select employee group (SEG).

Following WFFCU's board approval, the National Credit Union Administration (NCUA) signed off on the move on Aug. 22.

If your employer or business doesn't have a credit union but would like WFFCU to be your financial partner, call (203) 288-1695 and ask to speak with David Hinchey, marketing manager, about offering credit union membership to your employees.

As an employer, offering credit union membership to your employees is a no cost benefit!



New Signage at our SCSU Office

Students, faculty and staff returning to campus this fall might notice some new signage at our Southern Connecticut State University office.

White lettering was put on the windows this past summer, while a 7-foot tall sign that arrived late-August greets members as they enter our office. Both are designed to notify the campus community of our office location.

All students, faculty and staff at SCSU are eligible to join Wepawaug-Flagg Federal Credit Union—the on-campus financial institution and SCSU's financial partner.

For more information, contact our main office in Hamden at (203) 288-1695 or our SCSU office during regular business hours at (203) 392-9900.



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 (pay off 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 October 1, 2012, and is subject to change without notice.



Car Loans

	Max Term	APR*
New Car	up to 60 months	3.25%
Used Car (1-5 years)	60 months	3.50%
Used Car (6-8 years)	48 months	8.09%
Used Car (9-10 years)	36 months	8.39%

*APR=Annual Percentage Rate. Rates effective as of 10/1/12. Rates are subject to change without notice. Example monthly payment=\$18.08 per \$1,000 borrowed for 60 months at 3.25%. Offer cannot be combined with Flaggship Plus discounts. Promotion is valid on new money only. (Existing WFFCU loans are exempt from this offer.)



Did You Know...

You can get Internet bill payment services for free with our regular checking if you keep a daily available balance over \$500 for the statement cycle.

For more ways to avoid fees, contact your local WFFCU branch during regular business hours.

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 10/1/2012 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.

