



Winter 2013



Happy New Year

from the staff at

Wepawaug-Flagg Federal Credit Union

Annual Meeting Election Notice

Wepawaug-Flagg Federal Credit Union is holding an election of board members at its annual meeting on April 23 at 5:30 p.m. at the Country House Restaurant, 990 Foxon Road (Route 80) in East Haven, CT 06513.

In accordance with the bylaws of the credit union, the nominating committee has presented the following slate of nominees for three-year terms: (1) William Bakke, (2) Mark Consorte and (3) Mark Pietrosimone.

William Bakke has served as board chairman since 2008, while Mark Consorte is a detective with the Hamden Police Department and has served as the board secretary. Meanwhile, Mark Pietrosimone served as the controller for the city of New Haven until his retirement in the summer of 2011. He spent his 30-year career with the city and has served on WFFCU's board since 2010.

All three are up for re-election due to expiring terms. There will be no nominations from the floor. The election will not be held by ballot unless there are more than three candidates for the vacant positions. Nominations for vacancies may be made by petition of 1 percent of the members. Such nominations must be received by the secretary of the credit union no later than March 14, 2013. For information on how to run as a petitioning candidate, contact WFFCU President and CEO Michael J. Hinchey at (203) 288-1695.

To be effective, such petition nominations must be accompanied by a signed certificate from the nominee stating agreement with the nomination and willingness to serve if elected. Final nominations will be posted at the credit union offices by March 19, 2013 in accordance with the credit union bylaws.

Message From The President

Dear Member:

On behalf of our directors and staff I wish you all a happy, healthy and prosperous 2013. I also want to express my thanks to each of you for your continued support of the credit union. By the time you are reading this we will know if Congress and the President reached a compromise, went over the fiscal cliff or if the can was kicked down the road again. The uncertainty created by the gridlock of extreme opinions continues to hinder the recovery that started in early 2010. The decrease in unemployment has been slow but steady. Households are still under great pressure and we are here to help.

Your credit union continues to seek out ways to benefit our members. I am pleased that our new partnership with Enterprise Car Sales is now in place. This partnership offers members the chance to buy a premium-quality certified used car at the new car interest rate with no-haggle pricing on the car or on your trade-in. You can find out more information about this program elsewhere in this newsletter.

Remember that we are here to serve all your financial needs. Call us if you have a question and we will help you get an answer. We have money to lend for homes, cars and other needs at some of the lowest rates in the country, so whenever you need a loan please take advantage of your membership.

Please stop in, call or visit us on the web at www.wffcu.org.

WFFCU Partners With Enterprise Car Sales

Wepawaug-Flagg Federal Credit Union is proud to announce a partnership with Enterprise Car Sales! With this partnership, you'll be able to take advantage of great vehicles from Enterprise as well as incredibly low auto loan rates with Wepawaug-Flagg Federal Credit Union.

Simply call or stop by any of our branches and ask about our partnership or get pre-approved and start shopping with Enterprise!

Enterprise Car Sales has a convenient location right off I-95 in Milford or you can shop online at www.EnterpriseCarSales.com.

COMMUNITY OUTREACH

Wepawaug-Flagg Donates to Help Hamden Residents

During the summer months, Wepawaug-Flagg Federal Credit Union sold discounted tickets for Lake Compounce to members, with \$1 from each ticket sold going to benefit the Hamden Community Services Department.

Wepawaug-Flagg, in turn, matched the amount raised by ticket sales which resulted in a donation of \$300 to the Hamden Community Services Department Gift Fund.

The department is always in need of donations and checks can be made out to: Hamden Community Services Department Gift Fund.

For more information, contact the department at (203) 562-5129 or visit www.Hamden.com

Wepawaug-Flagg Donates To the Arts

In October, Wepawaug-Flagg donated \$250 to support the Classical Contemporary Ballet Theatre (CCBT). Headed by artistic and executive director James Atkinson, CCBT put on a striking performance of "Metamorphosis" at the Co-Op Arts and Humanities High School Auditorium.

CCBT is an innovative professional ballet company from New Haven and New York City that was founded in 2011 by Atkinson.

CCBT creates unique dance performances that combine classical, modern and contemporary styles.



Wepawaug-Flagg Employees Wear Jeans for Babies

During the month of November, Wepawaug-Flagg employees donated money to the Blue Jeans for Babies campaign sponsored by the March of Dimes.

Employees paid to wear jeans during certain days in November and the money went to the March of Dimes. The March of Dimes is the leading non-profit organization for pregnancy and baby health.

With chapters nationwide, the March of Dimes works to improve the health of babies. Donations to the non-profit go to support programs in the community that help moms have healthy, full-term pregnancies, while funding research to find answers to problems that affect infants.

For more information, visit www.marchofdimes.com.

WFFCU Celebrates International Credit Union Day

WFFCU celebrated another successful International Credit Union Day as members stopped by our branches on Oct. 18 for giveaways and snacks!

Meanwhile, WFFCU donated \$500 to the Hamden Police Department to help support their K-9 program.

The check was presented to the department on International Credit Union Day during a ceremony held at WFFCU's main office in Hamden. Those in attendance included: Hamden Mayor Scott Jackson, Hamden Police Chief Thomas Wydra, Lt. Frank McDermott, many distinguished members of the Hamden Police Department and their three canine units. Thomas Wydra thanked the credit union for their donation that day.

"On behalf of the Hamden Police Department, I want to extend my sincere appreciation and gratitude to the Wepawaug-Flagg Federal Credit Union for the generous donation made Thursday to our K-9 Unit," Wydra said.

"Our K-9 Unit, under the direction and management of Lieutenant Frank McDermott, delivers a high quality service that specializes in community outreach, criminal suspect apprehension and missing person acquisition."

"It is this type of generosity and community support that keeps invaluable resources, such as our K-9 Unit, alive and operational," Wydra said.

Members wishing to donate can make checks payable to: Hamden Police Department Gift Fund, 2900 Dixwell Ave., Hamden, CT 06517.



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 does not 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 1/01/13, 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 1/01/13. 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...

The best way to stay under your allotted number of ATM uses per month is to get cash back at places you shop regularly. For example, getting cash back at the grocery store gives you access to your money and saves you a trip to the ATM.

This is a real 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 1/01/13 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.



New Year
CELEBRATION
Used Auto Sales Event



Enterprise Car Sales
Milford
579 Bridgeport Ave.
(203) 876-6330 or
1-(866) 227-7253

WEPAWAUG-FLAGG FCU MEMBERS:

Our
Member
Rate Is **2.25%**
APR¹

And, we'll offer you **Kelley Blue Book[®]**
Trade-In Value for your vehicle!²

Upon used vehicle purchase from Enterprise Car Sales.

January 1 – 31, 2013

Call (203) 288-1695 to get pre-approved today!



car sales



Haggle-free buying. Worry-free ownership.



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.



Preview our great selection of quality used vehicles at enterprisecarsales.com/cuautorates

HOLIDAY CLOSINGS

Martin Luther King, Jr. Day
January 21

Presidents' Day
February 18

Easter Weekend
March 29-30

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

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