



Summer 2013



## Dollars & Sense

### WFFCU Supports Special Olympics and the Hamden Police Department

WFFCU did their part in “tipping a cop” for the annual Tip-a-Cop fundraiser for the Special Olympics held May 30th in Hamden.

The credit union donated to the Special Olympics’ Tip-a-Cop fundraiser held at Mickey’s Restaurant in Hamden, while nine WFFCU employees who attended the event donated additional funds to support the cause.



Tip-a-Cop is an annual fundraising event to support the Special Olympics.

At the event, members of the Hamden Police Department serve as waiters and waitresses for the night and donate their tips at the end of the night to support the Special Olympics.

The fundraiser is held every year in May.

### Message From The President

Dear Member:

I hope you are enjoying your summer. Let’s hope this year we avoid the Irene’s and Sandy’s of the past two years and have no severe weather events. The economy continues its slow but steady recovery, and talk in professional circles is starting to be about when interest rates will start to rise. Most still believe it will be in the second half of 2015 before there is any real increase in rates and their arguments are reasonable. I think the only event that would make it happen sooner is the economy getting so much stronger that higher rates would not push the economy back into a recession. In my opinion, that is unlikely to happen.

Last quarter we revised several fees. The fees are totally avoidable by every member and avoiding them is good for you and the credit union. If your statement shows fees that you have not previously incurred, please call us to discuss how you can avoid them in the future. We have a new look to our website. We believe it is user friendly and makes it easier for you to navigate to the information on the site. Please email or call us if you experience problems. We performed extensive testing but may not have caught all the bugs and you can help us identify any remaining issues.

Please enjoy your summer and, as always, if you have any questions or comments give me a call. I enjoy hearing from you.

*Michael J. Hinchey*  
Michael J. Hinchey



# COMMUNITY OUTREACH



## WFFCU Holds Another Successful Auto Loan Event

### Get in your car and ride!

For the second year in a row, Wepawaug-Flagg and Enterprise Car Sales partnered up to deliver another successful May auto loan event. As a result of the event, nine members purchased Enterprise vehicles!

Enterprise Car Sales shuffled in 15 cars for the two-day test drive event that was held at our main office in Hamden on May 10th and 11th.

Several members purchased vehicles right off the lot during the test drive event, while a number of members purchased following the event.

Members who purchased with Enterprise and financed with Wepawaug-Flagg during the month were able to cash in on a low rate—1.99% APR.

For more information about our partnership with Enterprise, call or stop by any of our branches!

**car sales**  
**enterprise**  
Haggle-free buying. Worry-free ownership.™

## WFFCU Promotes Financial Literacy At Various Events

Roll up for the financial reality tour—step right this way! WFFCU staff members were busy this spring with multiple events that stressed financial management for high school and college students.

Budgeting, balancing a checkbook, credit scores and identity theft were just a few topics covered by WFFCU President and CEO Michael Hinchey at two events—one held at Cheshire High School and the other at Albertus Magnus College.



WFFCU also participated in financial reality fairs in Torrington, Bridgeport and New London. The fairs are sponsored by the Credit Union League of Connecticut and teach financial literacy to high school students. At Albertus Magnus College in late April, Hinchey taught the audience of more than 100 college students the importance of managing their money and building good credit. At Cheshire High School, he stressed the importance of balancing one's checkbook, while also giving career advice. Wepawaug-Flagg sponsored checking account packets for the school's business classes to use.

*Want WFFCU to come to your school and talk about financial literacy and money management? Contact David Hinchey, marketing manager, at (203) 288-1695 or via email at [DHinchey@wffcu.org](mailto:DHinchey@wffcu.org).*

## WFFCU Participates In Junior Achievement

Entrepreneurship, the free enterprise system and job skills were just a few topics covered during five weeks at Church Street School by WFFCU Marketing Manager David Hinchey.

Through a partnership with Junior Achievement, Hinchey taught students in three different fifth grade classes over five weeks at Church Street School in Hamden.



The curriculum focuses on key areas—science, technology, engineering and math—and why those skills are important in the global economy.

Junior Achievement is the world's largest organization dedicated to educating young people about business, economics and free enterprise. JA programs are taught by volunteers in class and after school at locations throughout the United States and in 96 countries, according to JA's website.

JA's goal is to help students succeed in the global economy.

*Want WFFCU and JA to come to your school? Contact David Hinchey, marketing manager, at (203) 288-1695 or via email at [DHinchey@wffcu.org](mailto:DHinchey@wffcu.org).*

# PRODUCTS AND SERVICES

## Refinance Your Existing First 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.

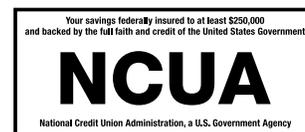
\*\* Not for home purchase.

\*\*\* 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 7/01/13, and is subject to change without notice. Wepawaug-Flagg is federally insured by the NCUA.



## Car Loans

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



\*APR=Annual Percentage Rate. Rates effective as of 7/01/13. 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 Flagship Plus discounts. Promotion is valid on new money only. (Existing WFFCU loans are exempt from this offer.) Wepawaug-Flagg is federally insured by the NCUA.



## Did You Know...

By downloading the CO-OP® ATM Network Locator app from iTunes® for your iPhone® or from Google Play® for your Android™ smartphone, you can find the nearest surcharge-free ATM—saving you money! The CO-OP® ATM Network is a collection of 30,000 ATMs nationwide that you, as a WFFCU member, can take advantage of. Try it 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 7/01/13 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.



**SIZZLING  
SUMMER USED AUTO  
SALES EVENT**



**EXCLUSIVE WEPAWAUG-FLAGG  
FCU MEMBER OFFER:**

Our  
Member  
Rate Is

**2.25%**  
APR<sup>1</sup>

Up to 60 months.

**And, we'll offer you Kelley Blue Book<sup>®</sup>  
Trade-In Value for your vehicle!<sup>2</sup>**

Upon used vehicle purchase from Enterprise Car Sales.

**July 1 – 31, 2013**

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



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



**car sales**



Haggle-free buying. Worry-free ownership.<sup>3</sup>

<sup>1</sup>APR—Annual Percentage Rate. Rates effective immediately. This is a buy down rate. The amount of the buy down will not affect the price of the vehicle. 100% Financing available including Tax, Title and License. Financing for qualified Wepawaug-Flagg Federal Credit Union members. Not all buyers will qualify. Offer valid only on Enterprise Car Sales vehicles. Offer is available 7/1/13 – 7/31/13 and is subject to change at any time without notice. Example monthly payment = \$17.64 per \$1,000 borrowed for 60 months at 2.25%. Offer cannot be combined with Flagship Plus discounts. Promotion is valid on new money only. The terms and conditions of pre-approval are subject to verification before closing. Vendor's single interest insurance is required by us for all motor vehicle loans. This coverage protects only the interests of Wepawaug-Flagg FCU. You may obtain this insurance through anyone you choose, or you may obtain this insurance from us at the cost of \$27. <sup>2</sup>Trade-in values obtained from ©2013 Kelley Blue Book Co.'s website KBB.com. Blue Book Trade-in Value is based on accurate condition rating and mileage of vehicle. Accurately appraising the condition of the vehicle is an important aspect of determining its Blue Book Trade-in Value. If a Blue Book Trade-in value is not available for your vehicle Enterprise will provide a fair and competitive value for customer's vehicle. Customer is responsible to the extent vehicle pay-off exceeds Enterprise offer. Customer must provide required proof of ownership/registration and all other necessary paperwork to transfer title. Restrictions apply. For details, see an Enterprise Car Sales Manager. Offer void where prohibited including Alaska, California, Kentucky, Louisiana, Nebraska, South Carolina, Texas and Wisconsin. Offer only valid on one trade-in for each Enterprise vehicle purchase. Offer valid 7/1/13 – 7/31/13. This offer cannot be combined with any other offer. Wepawaug-Flagg Federal Credit Union is federally insured by the NCUA.

The "e" logo, Enterprise, and "Haggle-free buying. Worry-free ownership." are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2013 Enterprise Car Sales. D07792 SZS HALF AD 2/13 DB

**Preview our great selection of quality used vehicles at [enterprisecarsales.com/cuautorates](http://enterprisecarsales.com/cuautorates)**



**HOLIDAY CLOSINGS**

**Memorial Day  
Monday, May 27**

**Labor Day  
Monday, September 2**

**WEPAWAUG-FLAGG FEDERAL CREDIT UNION ATM LOCATIONS**

WFFCU is part of the SUM<sup>®</sup> and CO-OP<sup>®</sup> 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](http://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](http://www.WFFCU.org)**

TouchTone Teller (203) 281-5059  
Visa<sup>®</sup> 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.

