

Member News
April 2008

CU-Bits

U.F.C.W. Local 72
Federal Credit Union

Wyoming - 800 Wyoming Ave. (570) 693-4072 1-888-697-2847 (toll free) Share & Payroll Info/Teller Services	Wilkes-Barre - 87 N. Main St. (570) 825-8150 1-888-926-8566 (toll free) Loan Department/Teller Services	Hazleton - Rte. 309 29th St. Office Complex, Building B (570) 454-5502 Teller Services	Dallas - Church St. Fmr. Dallas School Admin. Building (570) 675-8244 Teller Services
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CU-At-Home, our online account system, is ready for sign-ups!

Some of the features available:

- Account balances and history

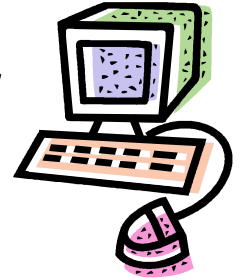
Lose your statement? Want to check your direct deposit? Did a check clear? Just look it up!

- Transfers/recurring transfers between credit union accounts

Make a one-time transfer, or even set up automatic payment of your loan.

- Balance notifications/transfer notifications

Receive a text message or email if your account drops below a certain balance or you have an overdraft transfer!



You may sign up for CU-At-Home either on the phone or in person (not by answering machine, mail, or email). To access the system after you've registered with us, go to <http://www.creducomp.com> and choose your credit union. On the W-BEE homepage, click on the CU-At-Home logo. If you have any questions about the system, please speak with Wendy in Wilkes-Barre or Lisa in Wyoming.

We hope you will find this service to be a convenient way to monitor your credit union accounts. On our website, you can also find our current loan and savings rates, printable loan applications, and office locations and hours. Check it out!

<http://www.creducomp.com>

**Credit Union repo for sale: 2003 Nissan Altima S
Gray, 4 cyl., great gas mileage!**

N.A.D.A. Value March 2008—\$10,750

Selling "as is" for \$7,500 (new brakes & fully serviced)

OR

**Selling "as is" for \$8,500 (new brakes, fully serviced,
& minor body repairs as needed)**

**100% credit union financing (including tax)
for 36 months at 5.25%!**

Call our Wilkes-Barre office at 1-888-926-8566 or 570-825-8150.

SAVINGS RATES

RATES PAID FOR THE QUARTER ENDED 3-31-08

<u>\$ Balance</u>	Regular Shares (Savings)		IRA Accounts:	
	<u>APR*</u>	<u>APY**</u>	<u>APR*</u>	<u>APY**</u>
Under \$300.00	none	none	none	none
\$300 – \$4,999.99	1.750%	1.762%	2.000%	2.015%
\$5,000 – \$9,999.99	2.375%	2.396%	2.500%	2.524%
\$10,000 – \$24,999.99	3.000%	3.034%	3.200%	3.239%
\$25,000 – \$49,999.99	3.250%	3.290%	3.400%	3.444%
\$50,000 Up	3.500%	3.546%	3.600%	3.649%
Christmas Share Accounts (\$100 – Up)	1.750%	1.762%		
Share Drafts (Checking)				
Under \$1,000.00	none	none		
\$1,000.00 - \$4,999.99	0.750%	0.752%		
\$5,000.00 Up	1.500%	1.508%		

PLEASE NOTE: Savings rates are computed based on the average monthly account balance for all types of share accounts. For regular and IRA accounts, an account may earn dividend credit at multiple rates if the average monthly balance falls into different tiers during each month of the quarter. For share draft accounts, dividends are posted on a monthly basis. **A Truth in Savings disclosure covering all types of share accounts is available upon request. Contact our office for further information.**

*APR = annual percentage rate **APY = annual percentage yield



Home equity loans
as low as 4.90%

Share secured loans
as low as 4.60%

Signature loans
as low as 7.50%

Loans!
Now is the time!

Car loans:

2006 and newer as low as 4.60%
2003-2004-2005 as low as 5.25%
2000-2001-2002 as low as 5.90%

*Loan protection insurance**
(life insurance on loans)

provided at no cost to members
under age 70 up to \$20,000.

*Excludes home equity loans

Call Roger or Linda at 825-8150 for an appointment!