

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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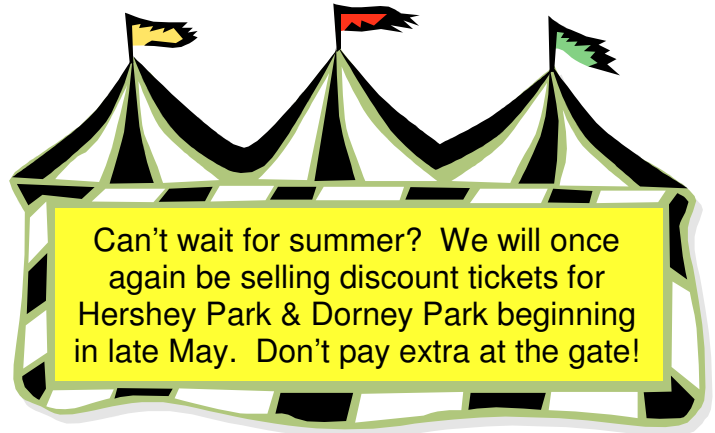
Introducing our new...

Member Rewards Program

- Sponsor a new member who signs up for payroll deduction or direct deposit of at least \$50 per month and earn \$15 (payable after the account has been active for 3 months).
- Transfer your loan from another lender to the Credit Union and receive a discount of .10% off our regular rate if the loan is \$5,000 or more. Loan proceeds must be paid directly to that lender.
- Both rewards can apply! New members are also eligible for the discounted loan rate if they are paying off another lender.

Attention CU-At-Home Users!

As of 4/15/09, we will be performing an upgrade to enhance security for your Internet account access. After the upgrade, you will be prompted to choose a secret image and answer three questions which may be used for identity verification. If your account has a joint user, make sure that each of you know the secret image and security questions if you both plan to use the website.



Changes in Fees

Plan ahead! New fees will go into effect 7/1/09.

The best way to avoid fees? Keep at least \$200 in your regular share account.

<u>Fee Type</u>	<u>Currently</u>	<u>New</u>
Excessive withdrawal fee if your regular share (savings) balance is under \$200	3 free withdrawals per quarter, \$1 for 4th, \$2 for 5th, \$3 for 6th and each additional withdrawal	3 free withdrawals per quarter, \$3 for 4th and each additional withdrawal
Dormant share (savings) account service charge	\$2 per month for accounts under \$50 with no activity for 12 months	\$5 per month for accounts under \$200 with no activity for 12 months
Withdrawal by mail fee	None	\$2 for withdrawals less than \$200 if your regular share account balance is also under \$200



SAVINGS RATES

RATES PAID FOR THE QUARTER ENDED 3-31-09



<u>\$ Balance</u>	<u>Regular Shares (Savings)</u>		<u>IRA Accounts:</u>	
	<u>APR*</u>	<u>APY**</u>	<u>APR*</u>	<u>APY**</u>
Under \$500.00	none	none	none	none
\$500 – \$4,999.99	1.000%	1.004%	1.500%	1.508%
\$5,000 – \$9,999.99	2.000%	2.015%	2.000%	2.015%
\$10,000 – \$24,999.99	2.250%	2.269%	2.500%	2.524%
\$25,000 – \$49,999.99	2.500%	2.524%	2.750%	2.778%
\$50,000 Up	2.750%	2.778%	3.000%	3.034%
Christmas Share Accounts (\$100 – Up)	1.000%	1.004%		
Share Drafts (Checking)				
Under \$5,000.00	none	none		
\$5,000.00 Up	0.500%	0.501%		

Rates are not guaranteed for future quarters; the quarter ending on 6-30-09 will be determined in late June.

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



**Loans
Loans
Loans**

There's no shortage of funds here!
The Credit Union is in great financial shape
with plenty of money to loan!

We have new and late-model used vehicle loans with rates as low as 4.5% with up to 72 months to pay.

It's also a great time for home equity loans with rates under 5% with terms up to 108 months.

Check your existing debt! If you transfer your existing loan from another lender to the Credit Union, you may be eligible for our special discount rate! (See front of this newsletter.)

Call (570) 825-8150 or toll-free 1-888-926-8566 for more details or to schedule an appointment with Roger or Linda. Loans are processed by appointment in our Wilkes-Barre office. In most cases, you can leave with the money!