

Member News
July 2009

CU-Bits

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

<http://www.creducomp.com/ufcw>

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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*All Are Welcome
for the Credit
Union Family*



*& 51st Annual
Membership
Meeting!*

Sunday, August 9, 2009

Pavilion at Holy Trinity Russian Orthodox Church
401 E. Main St., Wilkes-Barre

12:30PM Annual Meeting

1:00-6:00PM Food Served

Menu To Be Determined

Soda, Water, & Iced Tea Provided by the Credit Union

BYOB if Desired

4:00-6:00PM Entertainment

Various Sports, Games, & Prizes for the Whole Family!



Exact price per person not available at the time of this newsletter. We will advise you of the cost at the time of your reservation. Please call our Wyoming office at 693-4072 or toll-free 1-888-697-2847 by July 31, 2009.

Fee Changes as of 7/1/09

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

<u>Fee Type</u>	<u>Previous Fee</u>	<u>Current Fee</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 6-30-09

<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	1.650%	1.653%	2.000%	2.015%
\$10,000 – \$24,999.99	2.000%	2.015%	2.250%	2.269%
\$25,000 – \$49,999.99	2.250%	2.269%	2.500%	2.524%
\$50,000 Up	2.450%	2.473%	2.700%	2.727%
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 9-30-09 will be determined in late September.

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



Hershey Park	<u>Our Price</u>	<u>Door Price</u>	<u>Savings</u>
Regular (Age 9-54)	39.95	51.95	12.00
Junior/Senior (Age 3-8 or 55-69)	27.95	30.95	3.00
Senior Plus (Age 70+)	19.95	20.95	1.00
Age 2 and Under		Free	
 Dorney Park	 <u>Our Price</u>	 <u>Door Price</u>	 <u>Savings</u>
Regular (Over 48" Tall)	27.50	36.99	9.49
Junior/Senior (Under 48" or Age 62+)	18.00	19.99	1.99
Age 2 and Under		Free	