



In need of legal services?


For services such as estate planning, real estate, and divorce/family law, contact:

**Law Offices of Edward J. Kaushas**

240 MAIN STREET  
DUPONT, PA 18641  
(570) 655-5542

## CU-At-Home

OUR SECURE ONLINE BANKING SERVICE IS COMING SOON!



Many of our members have expressed a desire to have internet account access to check their balances, make transfers, etc.

At long last, we are extremely pleased to announce that

## CU-At-Home

will be available in early December along with an informational W-BEE F.C.U. website.

Further details and website address will be available at a later date.

# MARK YOUR CALENDARS!

ALL CREDIT UNION OFFICES WILL BE CLOSED ON SATURDAY, DECEMBER 1, 2007 AND MONDAY, DECEMBER 3, 2007 TO ACCOMMODATE OUR COMPUTER SYSTEM UPGRADE.

### 2007 XMAS CLUB PAYOUT SET FOR NOVEMBER 2nd

Christmas Club checks will be mailed on November 2, 2007. Checks will include all money received by the Credit Union through October 31, 2007. CHRISTMAS CLUB PROCEEDS WILL BE AUTOMATICALLY DEPOSITED TO YOUR SHARE DRAFT ACCOUNT IF APPLICABLE. NO WAITING FOR YOUR CHECK IN THE MAIL!!!! Deposit notice will be sent in place of check. Enter this deposit in your checkbook!

LIKE TO START A CLUB FOR NEXT YEAR? NEED MORE FUNDS FOR NEXT YEAR’S EXPENSES? SIMPLY RETURN THE COUPON BELOW! (*Not necessary for existing participants.*)

### 2008 W-BEE Federal Credit Union Christmas Club

Name: \_\_\_\_\_ Acct. #: \_\_\_\_\_

Employer: \_\_\_\_\_ Social Security #: \_\_\_\_\_

Please increase my current total payroll deduction by \$ \_\_\_\_\_ per pay effective as soon as possible.

\_\_\_\_\_ Please post the above increase in a **NEW** Credit Union Xmas Club. **I don’t have a club now.**

\_\_\_\_\_ Please increase my **CURRENT** Credit Union Christmas Club by the above amount per pay.

I UNDERSTAND THAT WITHDRAWALS FROM THE CHRISTMAS CLUB ARE LIMITED TO ONCE A YEAR IN ADDITION TO THE NORMAL PAYOUT.

SIGNATURE \_\_\_\_\_



# **SAVINGS RATES**

**RATES PAID FOR THE QUARTER ENDED 9-30-07**



<u>\$ Balance</u>	<b>Regular Shares (Savings)</b>	
	<u>APR*</u>	<u>APY**</u>
Under \$300.00	none	none
\$300 - \$4,999.99	2.000%	2.015%
\$5,000 - \$9,999.99	2.750%	2.778%
\$10,000 - \$24,999.99	3.250%	3.290%
\$25,000 - \$49,999.99	3.750%	3.803%
\$50,000 Up	4.250%	4.318%
<b>Christmas Share Accounts</b> (on all accounts \$100 and up)	2.000%	2.015%
<b>Share Drafts (Checking)</b>		
Under \$1000.00	none	none
\$1000 Up	1.000%	1.004%

**PLEASE NOTE:** Savings rates are computed based on the average monthly account balance for all types of share accounts. For regular share 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



Recently we've had members who have fallen victim to loan scams by phone or the internet which resulted in their being charged exorbitant rates of interest, even a whopping 99%! If you see an offer which seems too good to be true, be careful! Make sure you know the interest rate and terms of the loan before you commit to it, and if you have questions or concerns, give us a call!

## **CHECK OUT OUR                      LOAN RATES!**

# **LOWER**



### **VEHICLE LOANS:**

MODEL YEARS 2008, 2007, 2006:  
Terms from 24 months to 84 months with rates of 4.90% to 6.15%

MODEL YEARS 2005, 2004, 2003:  
Terms from 36 months to 60 months with rates of 5.50% to 6.25%

MODEL YEARS 2002, 2001, 2000:  
\* Vehicle loan value must be \$6,000 to qualify.  
Terms of 36 and 48 months with rates of 5.90% and 6.50%

### **HOME EQUITY LOANS:**

Terms from 36 months to 15 years with rates of 5.25% to 6.15%

### **SHARE SECURED LOANS:**

Terms from 24 months to 84 months with rates of 4.90% to 6.15%



**Call Roger or Linda in the Wilkes-Barre office at (570) 825-9950  
for further details or to schedule an appointment!**