

# The Credit Union Educator

W-BEE Federal Credit Union Member News, April 2009  
<http://www.creducomp.com/wbee>

Wilkes-Barre - 87 N. Main St.  
(570) 825-9950  
All Credit Union Services / Lending

Wyoming - 800 Wyoming Ave.  
(570) 693-4073  
Teller Services / Debit Card Questions

Dallas - Church Street  
(570) 675-8244  
Teller Services

## 71st Annual Membership Meeting

Hope to  
see you  
there!

Wednesday, May 6, 2009  
Tiffany Ballroom of the Ramada Hotel  
Public Square, Wilkes-Barre

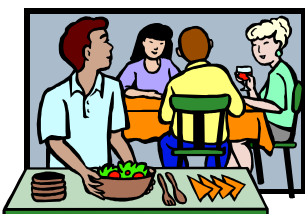
6:00-6:30PM Hors D'Oeuvres

6:30PM Dinner Buffet

Tossed Salad, Fresh Fruit, Cole Slaw  
Soup Du Jour  
Roast Sliced Top Round of Beef Au Jus  
Broiled Filet of Flounder  
Chicken Francaise  
Penne Pasta Romano  
Oven Roasted Red Potatoes  
Chocolate Mousse

8:00PM Annual Membership Meeting

Dinner cost is \$15 per person. Included beverages are coffee,  
hot tea, iced tea, and soda. There will be a cash bar available.  
Each member may bring one guest.



We will be offering for sale at the party only  
two movie tickets for the price of one (\$6.00)!

Maximum two tickets per member.

Tickets do not have to be used on the evening of the party.

*To make a reservation, please return the coupon on  
the right to any of our offices or call (570) 825-9950.  
Please RSVP by April 30th.*

The Wyoming & Wilkes-Barre offices will close at  
1:00PM on Good Friday, April 10th.  
The Dallas office will be closed all day.

## Upcoming Fees

Plan ahead! Fee changes will go into effect 7/1/09.

### Excessive withdrawal fee if your regular share (savings) balance is under \$200

**NOW:** 3 free withdrawals per quarter, \$2 for the 4th and  
each additional withdrawal in the same quarter  
**NEW:** 3 free withdrawals per quarter, \$3 for the 4th and  
each additional withdrawal in the same quarter

### Withdrawal by mail fee

**NOW:** None  
**NEW:** \$2 for withdrawals less than \$200 if your regular  
share account balance is also under \$200

### Dormant share (savings) account service charge

**NOW:** \$2 per month for accounts under \$50 with no  
activity for 12 months  
**NEW:** \$5 per month for accounts under \$200 with no  
activity for 12 months

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

## W-BEE FCU Annual Meeting Dinner Reservation

Please reserve \_\_\_\_\_ place(s) for me at the dinner.

Select one:

\_\_\_\_\_ Please deduct the cost from my savings account  
#\_\_\_\_\_.

\_\_\_\_\_ A check payable to W-BEE FCU is enclosed.

Name: \_\_\_\_\_  
(please print)

Signature: \_\_\_\_\_



# 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%
<b>Christmas Share Accounts</b> (\$100 – Up)	1.000%	1.004%	<div><b>Rates are not guaranteed for future quarters; the quarter ending on 6-30-09 will be determined in late June.</b></div>	
<b>Share Drafts (Checking)</b>				
Under \$5,000.00	none	none		
\$5,000.00 Up	0.500%	0.501%		

**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

## ***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.



**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.