

The Credit Union Educator

W-BEE Federal Credit Union Member News, July 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

FEE CHANGES

Fees in effect 7/1/09.

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

- OLD:** 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

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

Dormant share (savings) account service charge

- OLD:** \$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

Congratulations, Retirees!

We would like to thank you for your support of the Credit Union and remind you that your membership does not end upon retirement! Our retired members can still take full advantage of our services, including share drafts (checking), debit cards, and loans. You can have your retirement funds and/or Social Security direct deposited to the Credit Union. Plus, the Credit Union offers a life insurance benefit on regular shares up to \$3,000! Contact the Credit Union for specific details!

*Need a loan? Now's a great time! Call
 (570) 825-9950 for more information
 or to set up an appointment!*

Now On Sale!



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	



SAVINGS RATES

RATES PAID FOR THE QUARTER ENDED 6-30-09

<u>\$ Balance</u>	Regular Shares (Savings)		IRA Accounts:	
	<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%	<div>Rates are not guaranteed for future quarters; the quarter ending on 9-30-09 will be determined in late September.</div>	
Share Drafts (Checking)				
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

PAYROLL CHANGE NEXT SCHOOL YEAR?

NAME _____ ACCT. # _____

S.S. # _____ EMPLOYER _____

I HEREBY AUTHORIZE YOU TO **INCREASE** MY CREDIT UNION
DEDUCTION BY \$ _____ EACH PAY PERIOD UNTIL FURTHER
NOTICE FROM ME AND TRANSMIT SAME TO THE

W-BEE FEDERAL CREDIT UNION

SIGNATURE _____ DATE _____

PLEASE CREDIT THE ABOVE INCREASE AS FOLLOWS:

SHARES \$ _____ X-MAS SHARES \$ _____ SHARE DRAFTS \$ _____

LOAN # 1 \$ _____ LOAN # 2 _____ LOAN # 3 _____

OTHER FAMILY ACCOUNTS: (ITEMIZE) _____