

**WYOMING COUNTY SCHOOL EMPLOYEES
FEDERAL CREDIT UNION**

Tunkhannock
Area

Educator

Keystone
College

Lackawanna
Trail

April 2, 2010

Credit Union News for Members

**HAPPY DAYS! WE'VE GOT OUR OWN
(FINANCIAL) HEALTHCARE BILL!**

Yup; coupled with our revised "NO MEMBER LEFT BEHIND" provisions, you'll reap the benefits of our refreshing policy reminders! No bickering . . . no confusing provisions buried in thousands of pages . . . no tea parties . . . no favoritism; just good old-fashioned common sense offerings that emphasize the reason credit unions were formed in the first place: They offer members safe savings at good rates, loans—also at good rates—for prudent purposes, and financial security without the fear of usurious or deceptive practices. Here are the key provisions of our bill:

- Offers any member a **minimum of 1% return on savings** (with \$300 or more on deposit)—and **free life insurance** up to \$3,000 depending on account balance and ages when deposits are made.
- Provides members with **loans** at rates **as low as 4%**—and **free loan protection insurance** on most loans up to **\$15,000**.
- Offers most borrowers the option of buying inexpensive **Credit Disability Insurance** through CUNA Mutual—to protect maintain loan payments when disabled after only a 14-day waiting period.
- **Expands eligibility** for membership to **family members** of employees and retirees of Tunkhannock Area, Lackawanna Trail, and Keystone—so they can also share the healthy well being of those already enrolled in our plan!
- **Prohibits spending** our members' money **beyond our means!**
- Allows our members the opportunity to **learn** more about the **financing options** for any purchase—before signing on the dotted line. (And, if the "deal" is better elsewhere, that's where you'll be encouraged to go!)
- Provides **subsidies**—in the form of **reduced loan rates**—to members who earn good credit scores.
- Invites members to **use our resources** to improve their financial well-being; be it as basic as **payroll deduction, direct deposit, ACH** debits and credits; or others less frequently used, such as **NADA used-car** values, **AIS new-car** values, free **notary** or **fax** services.

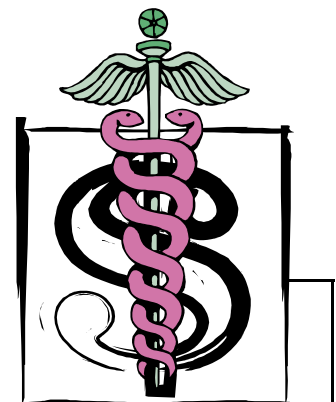
And yes, members, we're proud to live up to these provisions with courteous, helpful, personal and informative service. Since 1956, when our "big deal" meant improving our members' lives with the Charter #10846, your credit union has been available as your best (financial) healthcare provider!! (And we've accumulated many preventative and well-being tips we can share with you, too!) Come see our staff; we'll make you as (financially) healthy as you can be!

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2/28 Box Score

- Members: 1,253
- Assets: \$16,580,833
- Shares: \$15,477,088
- Loans \$5,538,997
- YTD Loans \$532,083
- Draft Accounts 395



SPRING DIVIDENDS ANNOUNCED

These are the 3/31 dividends and are NOT guaranteed to be the same for 6/30.

Split-rate Category	Q4 APR	Q4 APY
\$50,000 - and over	1.375%	1.382%
\$25,000 - \$49,999.99	1.250%	1.256%
\$10,000 - \$24,999.99	1.100%	1.105%
\$300 - \$9,999.99	1.000%	1.004%
\$ 0 - \$299.99	0.000%	0.000%
Share-Draft Accounts (Checking) ADB of \$2,500 or more for the month	.250%	.250%
Christmas Clubs—\$100 or more	.375%	.376%

CHECK YOUR CREDIT UNION STATEMENTS IMMEDIATELY!

Periodically check your account balance and transactions, by utilizing online banking, by telephone, or by requesting interim statements from the credit union, if necessary.

- Contact us immediately if your card is lost, stolen or subject to fraudulent use.
- Keep a record of your card number, PIN's, expiration date, and these numbers, so you can put a halt to fraudulent use immediately. Call Fifth Third (card processor) at 800-927-0395, Ext. 1; then Cred-U-Comp (our data processor) at 800-869-8920, then either of our offices at 945-4000 or 836-4809.
- Memorize your PIN number. Do not use your birth date, address, phone number or social security number. Never store your PIN with your card, and do not make it available to others.—This is especially important now that new cardholders pick their own pins automatically using the automated 800 number.
- Keep your receipts. You'll need them to check your statement. If they have your account number on them, tear up or shred receipts before throwing them away.
- Mark through any blank spaces on debit slips, including the tip line at restaurants, so the total amount cannot be changed.
- Know your limits. We have a daily limit on purchases of \$5,000 and ATM withdrawals of \$300 for your protection.
- Do not use an ATM if it looks suspicious, it could be a skimming device.
- Be wary of those trying to help you, especially when an ATM "eats" your card, they may be trying to steal your card number and PIN.
- Do not give your PIN number to anyone over the phone; often thieves steal the cards and then call the victim for their PIN, sometimes claiming to be law enforcement or the issuing bank.

What about Loss or Theft? It's important to be aware of the potential risk in using an EFT (debit) card, which differs from the risk on a credit card.

- On lost or stolen credit cards, your loss is limited to \$0 per card.
- On an EFT card, your liability for an unauthorized withdrawal can vary: Your loss is limited to \$0 only if you notify us within two business days after learning of loss or theft of your card or code.
- But you could lose as much as \$500 if you do not tell us within two business days after learning of loss or theft.
- If you do not report an unauthorized transfer that appears on your statement within 60 days after the statement is mailed to you, you risk **unlimited** loss on transfers made after the 60-day period. That means you could lose all the money in your account.

Chalk Dust

Home Equity Limit Revised

In a move to serve you better, we have increased the home-equity loan limit to \$100,000. Of course, each application demands attention to the equity ratio, debt ratio, and credit score.

Lienholder Responsibility

When you obtain a car loan, it is VITAL that we are not only named as the lienholder on the title, but also YOU MUST NOTIFY your insurance company agent that we hold the lien on your vehicle! Your failure to do places you in default on the loan contract.

For our ON-LINE users:

PLEASE remember two important facts:

1. Transactions you enter over the weekend do not show up in your account with our CARD PROCESSOR until MONDAY NIGHT after 6 p.m.
2. Transactions you enter during any weekday do not show up in your account with our CARD PROCESSOR until 6 p.m. that evening.

This explains why your card may sometimes be dishonored at a merchant even though you've just transferred money from your computer at home. Keep this delay in mind to avoid problems with your card transactions.

Have trouble with on-line transfers?

If you'd like to be sure of the "Create Transfer" process, please call either office and we'll guide you through the process the first time.



Your savings insured to \$250,000

NCUA

National Credit Union Administration,
a U. S. Government Agency