

WYOMING COUNTY SCHOOL EMPLOYEES  
FEDERAL CREDIT UNION

836-4809

945-4000

Tunkhannock  
Area

# Educator

## Special Edition

August 31, 2007

Credit Union News for Employees

Keystone  
College

Lackawanna  
Trail

## HAVE A GREAT YEAR!

Here we go again! Each academic year brings on the anxiety, the excitement, the fun, and the challenges that only those of us in education can truly appreciate!

Amidst the flurry of this activity, though, there is an underlying calm that helps you through the necessary matters of financial responsibility. You know that your credit union gives you peace of mind as our knowledgeable staff helps you cope with your money matters!

This special newsletter recaps some of the ways you find comfort here—in an organization that your predecessors deemed appropriate and worthy of forming. They sought refuge from big-business financial institutions. Savers earned higher rates, borrowers paid lower rates, and members had insurance protection.

So, be off with you into your frenzy of activity in the academic environment! Just remember: When you get “financially frazzled,” just relax! We’ve got the help you need! We’ll educate you, distribute your payroll into the accounts you designate, explain loan options, and tell you where the best financial deals are. Stay calm; you’re “where you belong.”



## HOW COOL IS THIS?

As you may have noted in the last member newsletter, you saw a hint that a major development was forthcoming. Indeed, it is. In the works is a change in our data processing system; and, with that, we are expecting that you will have **24-7 ACCESS TO YOUR ACCOUNT!** Details seem to be a lifetime away, but we are **THRILLED** to be close to this option for you. Stay tuned!

## MEMBER “COMFORTS”

### SAVINGS

- On June 30, members who qualified for dividends on
  - Regular Shares** earned a **MINIMUM OF 1.375%**
  - Draft** (checking) accounts earned **.25%**
  - Holiday Club** accounts earned **.5%**
- Talk to us about how you can earn **5.45% on a six-month CD** or **5.43% on a one-year CD** or **5.42% on a five-year CD!**

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## Introducing . . .

. . . your newly-elected board members. When you see these volunteers, please let them know how appreciative you are of their willingness to represent you as they become involved in the decisions that guide our credit union.

- LINDA JANKOWSKI** ~ Tunkhannock Middle School
- CAROLYN LAWSON** ~ Tunkhannock Administration Office
- PHIL STEIER** ~ Tunkhannock High School

These folks join  
**JOE KANDROVY**,  
who was re-elected, and  
our incumbent directors,  
**LOIS BAGLEY**  
**BETTY BROWN**  
**TIM GRIFFIN**  
**HOWARD GRIGGS**  
**JOAN HORWATT**, and  
**HOWARD JENNINGS.**



# MEMBER "COMFORTS"

**LOANS**

- With an excellent credit rating and payroll deduction, members can qualify for
  - ♦ **Signature Loans** as low as **8%** (1 yr), **10%** (2 yrs), **10.5%** (3 yrs), **11%** (4 yrs), **11.5%** (5 yrs), & **12%** (6 yrs) (and, there is a current **one-year special** in multiples of \$1,000 at **ONLY 7%!**)
  - ♦ **Vehicle Loans**
    - \* **New-car (2007 & 2006) Loans** as low as **5%** (3 yrs), **5.25%** (5 yrs), **5.5%** (6 yrs), & **6.5%** (7 yrs)
    - \* **Used-car Loans** (depending on value and age) from **5.5%** (3 yrs) to **8%**
    - \* **Classic-car Loans** from **8%** to **8.75%**
    - \* **Other new titled vehicles** from **5.5%** (3 yrs) to **8.5%** —and out as far as ten years
    - \* **Other used titled vehicles** from **6%** (3 yrs) to **9.5%** —and out as far as ten years
    - \* **MAPS™ Loans ~ WOW!** These are lease-like auto loans with liberal mileage allowances, freedom from hidden fees, and a guaranteed buyout at the end of the term you select! For new- or used-car loans that carry rates as low as (Ready for this?) **4.5%** (3-yr new) through **7.75%** (7-year used)
  - ♦ **Shares-Secured Loans** as low as **5%** (5 yrs) to **6.5%** (ten years)
  - ♦ **Home-equity Loans** as low as **5.25%** (5 yrs) to **7.5%** (fifteen years)
  - ♦ **Balloon Home-equity & New-Car Loans** These are low-payment loans tailored to your monthly budget. They call for scheduled 30-, 42-, or 60-month payoff balloon payments, but you set the payments and the term. Rates are as low as **5.25%**
  - ♦ **Credit Cards:** Talk to us about how you can get a no-annual fee, 25-day grace period credit card that bears a rate of **ONLY 7.88%**
  - ♦ Talk to us about the highly-competitive **PHH Mortgage Services**, who guarantees same-day decisions and rates.

**INSURANCE**

Remember one of the goals of our founding charter members? They were looking for better **rates**, but also a provision for the **security** for their **families**. So, **most credit unions** used to offer **free insurance** on savings and loans. **We still do!** Where a lot of financial institutions offer prizes and other incentives that benefit only a few, we use dollars to benefit all members! Therefore, we spend about **\$2,500 a month** that provides

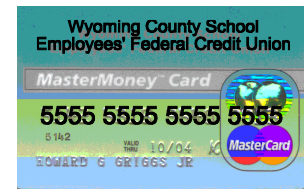
- **all of our SAVERS with free life insurance** that matches, (up to \$3,000) dollar-for-dollar, through age 55, their shares balance. So, if you're a 40-year old member with, say, \$2,500 in your shares account, you have a free life insurance policy for that amount! And anyone who is under age 35 is further covered with double indemnity! Members age 56 through 69 are covered on a sliding scale that we'll explain on a one-to-one basis.
- **most of our BORROWERS with free life insurance** that matches their loan balance up to **\$15,000**. So, if you're a member who has, say, a \$12,000 car loan, and you pass on to your eternal reward, your **loan is paid** and your family is not saddled with that debt. There used to be a phrase that was unique and common to credit-unions: "The debt shall die with the debtor." Because a lot of credit unions are more like banks these days, it is not so common any more. But, we're still a credit union true to our charter, and we pay our premiums to protect your families.

**OTHER PERKS**

ACH Capabilities	Discount Movie Tickets	Free Travelers Checks	Money Orders
Western Union	Wire Transfers	Cashier's Checks	Certified Drafts
Free Notary Service	"We'll fax it for you."	NADA book values	AIS new-car cost guide
Reduced-rate auto/homeowner's insurance~ Travelers Ins. Co.	ENTERTAINMENT books at a discount	Discount tickets ~ theme parks	<i>How to Buy a Car Without Being Taken For a Ride!</i>
Free first order for checks	Free checks for members > 55	Overdraft protection	member-pay Credit Life Insurance
member-pay Temporary Credit Disability Insurance	Self-directed club accounts	"We'll send you there if it's better!" attitude	Withdrawals & transfers by phone

**DEBIT CARDS**

Used for POS transactions and an ATM card, there is very little or no cost to you. With your "MasterMoney Card," your credit union is open 24 hours a day!



**A VERY SPECIAL CONCERN**

- Confidentiality reigns supreme in our credit union. It is so important, in fact, that our fear about sensitive information being jeopardized is the main reason we have not employed students in our offices.

**Your savings insured to \$100,000**

NCUA

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