



Lackawanna Trail Lions

OUR CREDIT UNION: Our Lions' Pride!

*A presentation brought to you by the helpful folks at the
Wyoming County School Employees Federal Credit Union*

- **From school's points of view, it's a NO-COST valuable FRINGE BENEFIT**
- **“Do-it-Yourself” FINANCIAL COOPERATIVE**
- **ONLY in the SCHOOLS in WYOMING COUNTY—nowhere else!**

A Credit Union IS:



- **A Unique “common-bond” Financial Institution**
- **NON-PROFIT**
- **operated for the BENEFIT of its owner/members**

Our Credit Union's **COMMON BOND** is **ONLY:**



TUNKHANNOCK



Trail



Keystone

Our Credit Union IS:

- **Not for Profit . . .**
- **Not for Charity . . .**
- **But for SERVICE!**

Since 1956 . . .

- We've grown to
 - About 1,300 members
 - Over \$15,000,000 in assets



- We've SERVED our members by offering ORDINARY financial needs with EXTRA-ORDINARY SERVICE!

Lackawanna
Trail

Keystone
College

Tunkhannock
Area

Our Credit Union:



- **Is “OURS”!**
- **Honors the TRUE MEANING of what a “credit union” is!**
- **Seeks no other employee groups!**

WE MEET YOUR ORDINARY FINANCIAL NEEDS:

- **Savings**
 - Personal
 - Family Accounts
 - Holiday
 - Special
- **Checking**
 - Debit Card
- **Cash Availability**
- **Loans**
 - Personal
 - Auto
 - RV
 - Home-equity
 - Holiday
- **Account Management with ON-LINE access**

**TRAIL EMPLOYEES HAVE THE
ADVANTAGE OF
PAYROLL DEDUCTION—and/or
ACH NET PAY DEPOSITING**

**for ALL ACCOUNTS:
SAVINGS, CHECKING, LOANS,
FAMILY ACCOUNTS, CLUBS**

MAKE THE MOST OF YOUR MONEY!

SPRING DIVIDENDS ANNOUNCED

Split-rate Category	Q1 APR	Q1 APY
\$50,000 - and over	.250%	.250%
\$25,000 - \$49,999.99	.200%	.200%
\$10,000 - \$24,999.99	.150%	.150%
\$300 - \$9,999.99	.100%	.100%
\$ 0 - \$299.99	.000%	.000%
Share-Draft Accounts (Checking) ADB of \$2,500 or more for the month	.025%	.025%
Christmas Clubs—\$100 or more	.025%	.025%

SHARE-DRAFT (CHECKING) ACCOUNT

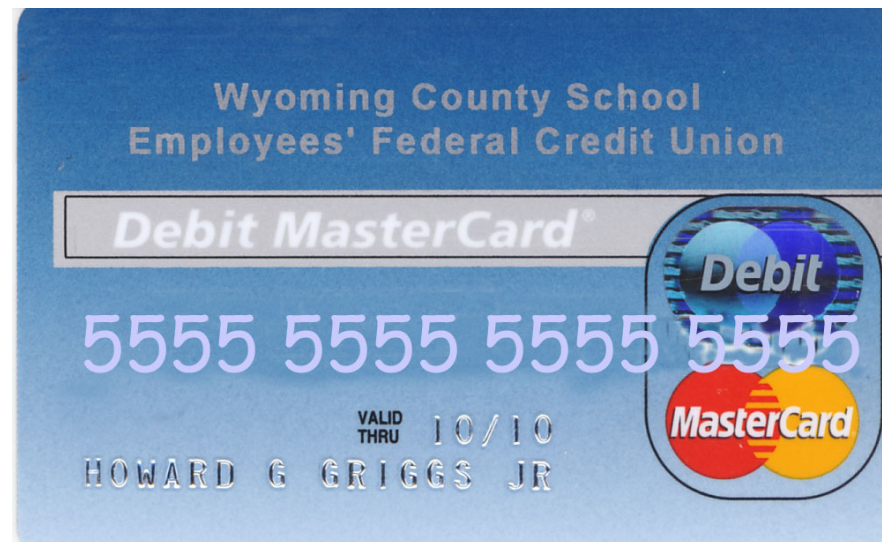
Cost Efficient Advantages

- **no fee if \$100 in *regular* shares account**
- **earns interest**
- **less expensive checks—free for new accounts and members over 55**
- **hardly any fees—‘cheap’ when they occur**
- **ACH/EFT debits & credits**

OUR LOW-COST DEBIT CARDS ARE DYNAMITE!

Want a great *COMPANION* to our nearly-free checking accounts? Sign up for a debit card that facilitates

- point-of-sale purchases without writing checks
- access to your funds wherever you are -- worldwide!



ON-LINE ACCOUNT ACCESS: ADDED CONTROL

HIGHLIGHTS OF OUR ON-LINE SERVICE

- **Account History**
- **Transfers**
 - **Savings to Other Savings**
 - **Savings to Checking**
 - **Savings to Loans**
- **Low Balance Notifications by cell phone**

"CU-At-Home"

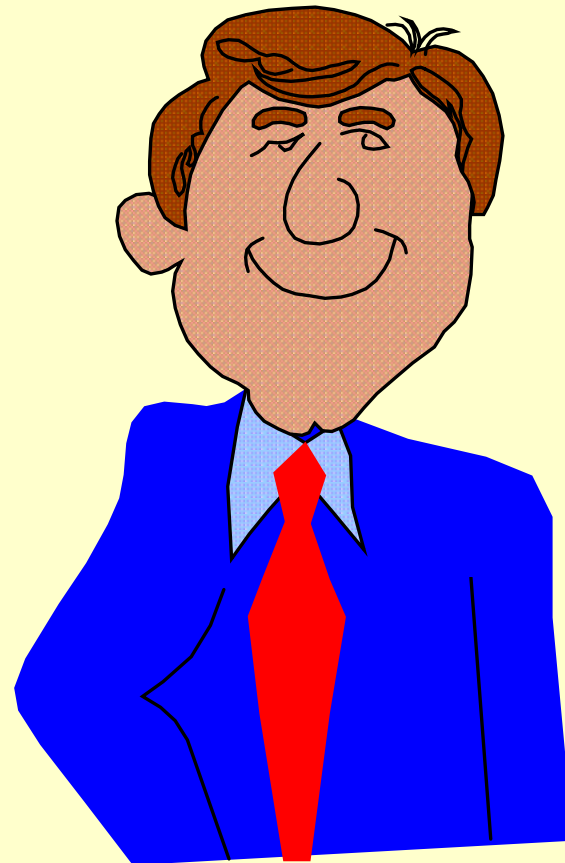
YOUR LOANS

Wait 'til you see . . .

- **LOW Rates ~ as low as 1%**
- **Confidential, Prompt SERVICE**
- **Actuarial Method**
- **“Exact”/“Government” year**
- **FREE or cheaper insurance**

YOU ENJOY . . .

- **Payroll Deduction**
- **Member Education**
 - **Web-site resources**
 - **NADA**
 - **AMS New-Car Invoice**
- ***“Zero-pressure”***
Loan Quotes



MONEY \$AVERS!

- **discount movie tickets—Dietrich, Cinemark, Movies 14, and the Great Escape**
- **discount coupons for Knoebel's**



and OTHER FREEBIES!

- **Fax Service**
- **Notary Service**
- **Courtesy Loan
Payment Transfers**



OUR CREDIT UNION IS VERY UNIQUE!

- **NON-PROFIT--our PROFITS GO BACK TO OUR MEMBERS!**
- ***FREE* LIFE INSURANCE**
- ***FREE* LOAN-PROTECTION INSURANCE on many loans-- the “debt dies with the debtor”**

FREE LIFE INSURANCE

On all deposits in regular share accounts, members receive--in an amount equal to their account balance--a FREE LIFE INSURANCE benefit up to \$3,000*.

***depending on member's age when deposited**

FREE LOAN PROTECTION INSURANCE

For many loans, the borrower (if working and under age 70) has *FREE LIFE INSURANCE* on the loan . . . which could be hundreds of dollars at other financial institutions. The current maximum on this protection is \$15,000.

AUTO and HOME INSURANCE Savings

- **Travelers Auto & Homeowners**
 - **Discount for members**
 - **Direct debit from share-draft (checking) account for convenient monthly payment**



Are your funds SAFE?

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

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



Credit Unions are also **SAFE** because:



- **All federally-chartered credit unions are regularly audited by NCUA examiners.**
- **All credit unions have Supervisory Committee audits annually.**

**Are you ready for
a CHALLENGE
QUESTION?**



OK; here goes . . .

In our present society, a relationship with a single bank or credit union is

- a) Absolutely necessary
- b) Not necessary at all
- c) There are too many options; not sure; I guess I don't evaluate my financial services too well

If you answered . . .

- a) "Absolutely necessary," you're comfortable having "all your eggs in one basket," no matter what the cost. The big lush brick buildings are built on this premise.
- b) "Not necessary at all," you're a wise consumer. You're happy with a credit union or bank where the basic services are dirt cheap; and you know there are many options available elsewhere for your extraordinary financial needs.
- c) "Not sure," you may want to reconsider and start saving some money!

EXTRAORDINARY NEEDS?

- Loans
 - First Mortgages
 - Business Loans
 - Credit Cards
- Savings
 - CD's
 - Savings Bonds
 - Annuities



For example, if you're looking for a first mortgage . . .

- o Call around for the best terms.**
- o Check the mortgage comparisons in local newspapers such as *The Times Leader*.**
- o Consider an internet site such as you'll find in the links on our web site.**
- o Use free calculators at sites listed on our "Links" page to compare mortgages—you enter term, rate, points, closing costs, and so forth.**

Or, if you're looking for the best deals on CREDIT CARDS . . .

**KIPLINGER'S
PERSONAL FINANCE
July, '14**

LOW-RATE CREDIT CARDS

Issuer	Rate as of May 2*	Annual fee	Late fee	Web site (www.)
First Command Bank (P)	6.25%	none	\$25 [†]	firstcommandbank.com
Lake Michigan Credit Union (P)	6.25	none [#]	25 [†]	lmcu.org
Simmons First Bank Visa (P)	7.25	none	25 [†]	simmonsfirst.com

RETAIL REBATE CARDS

Issuer	Rate as of May 6*	Annual fee	Rebate earned Store/Other	Web site (www.)
Barnes & Noble MasterCard	13.99%	none	5%/1%	barnesandnoble.com
Amazon.com Rewards Visa	14.24	none	3/1 [‡]	amazon.com/rewards
Costco True Earnings Card	15.24	none [§]	1/1 ^{&}	americanexpress.com

Rates are adjustable. *If you do not qualify for this interest rate, the issuer will offer a higher-rate card. (P) Platinum. [†]\$35 if late more than once in 6 months. [#]Must be a credit union member. [‡]2 points at gas stations, restaurants, office supply stores and drugstores; 1 point on all other purchases. [§]Must be a Costco member. [&]3% on gas (up to \$4,000 annually; 1% thereafter); 2% on restaurants and travel; 1% on all other purchases. SOURCE: Bankrate.com. Banks may offer lower introductory rates.

And, if you're looking for the best rates on CD's . . .

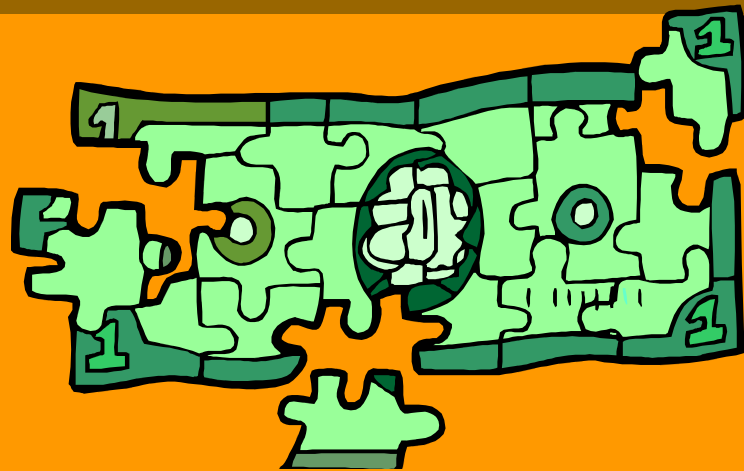
**KIPLINGER'S
PERSONAL FINANCE
July, '14**

TOP-YIELDING CERTIFICATES OF DEPOSIT

1-Year	Annual yield as of May 6	Min. amount	Web site (www.)
VirtualBank (Fla.) [†]	1.07%	\$10,000	virtualbank.com
EverBank (Fla.) [†]	1.06	1,500	everbank.com
GE Capital Bank (Ill.) [†]	1.05	500	gecapitalbank.com
GE Capital Retail Bank (N.J.) [†]	1.05	25,000	myoptimizerplus.com
NATIONAL AVERAGE	0.24%		
5-Year	Annual yield as of May 6	Min. amount	Web site (www.)
VirtualBank (Fla.) [†]	2.31%	\$10,000	virtualbank.com
GE Capital Retail Bank (N.J.) [†]	2.30	25,000	myoptimizerplus.com
Barclays Bank (Del.) [†]	2.25	none	banking.barclaysus.com
EverBank (Fla.) [†]	2.23	1,500	everbank.com
NATIONAL AVERAGE	0.79%		

[†]Internet only. SOURCE: © 2014 Bankrate.com, a publication of Bankrate Inc., 11760 US Highway 1, N. Palm Beach, Fla. 33408 (800-327-7717, ext. 11410; www.bankrate.com/kip).

THERE YOU HAVE IT:



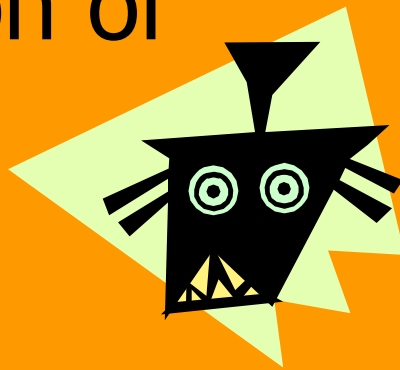
**... your financial puzzles
solved ~ with the help of
your credit union!**

So, now that you can be IN CONTROL, why not . . .

- ✓ Find BASIC services at the *lowest cost* ~ (We can help!)
- ✓ Shop around for the best deal in your extraordinary financial needs.
- ✓ Use your credit union to help you when you shop around!

You'll be happy to know . . .

We're fighting the
"De-humanization of
America"!



So, when you call, you'll
talk to a PERSON!

At your service . . .

Two convenient locations

Factoryville Office
99 College Avenue



Tunkhannock Office
130 North Bridge Street



www.creducorp.com/wcsefcu

(or "Google" us!)

**Wyoming County School Employees
Federal Credit Union**

Keystone College ~ Lackawanna Trail ~ Tunkhannock Area

Sowing One Another Since 1956

Home Savings Checking Loans Family Matters Links and Archives

"CU-At-Home"

Click for "Users Guide" for "CU-at-Home"?

Not set up for "CU-at-Home"?
Call either office to get going!

FIFTY-EIGHT YEARS of helping one another!

Our little credit union is where you can

- save money safely, automatically, and at a good rate,
- obtain loans for prudent purposes at competitive rates, and
- have added financial security because of life insurance we buy for you that could be worth as much as \$18,000.
- still hear a person's voice when you call!

Longing to be part of our family?
We welcome new members!
JOIN TODAY!

To see if you're eligible, click [here](#)

It's a family affair!

"SPRING INTO SUMMER" LOANS
1 year at 5% in multiples of \$500
(subject to all usual lending criteria)

- HELP TO GET YOU OUT OF DEBT . . . a fantastic site (no ads or popups!); surely worth a visit! [CLICK HERE](#)

Check out our web site and find anything you want to know about our little credit union . . and how we can help you!

ANY QUESTIONS?

Call either of our offices at

945-4000

or

836-4809

And talk with

Debby Oakes

Jeanne Wisnosky

Pearl Pierce

Connie Adams

So, there you have it!

“ORDINARY” FINANCIAL SERVICES;

but with

“EXTRAORDINARY”

PERSONAL

SERVICE!

Not a member yet?

If you're ready for some

“EXTRAORDINARY” PERSONAL SERVICE,

It's EASY TO JOIN

- **Call 836-4809 or 945-4000**
- **Stop by either office**
- **Visit your payroll office**

to get your “New Member Packet”!

Thank you for viewing our “Lion” presentation.

**We think our credit union is
our “Lion’s Pride.”**

**While it’s not huge, it *is* a
solid financial
organization which offers
members an array of
convenient financial
products at “not-for-
profit” pricing.**



Call 945-4000 or 836-4809 for details.



Lackawanna Trail Lions