

**WYOMING COUNTY SCHOOL EMPLOYEES
FEDERAL CREDIT UNION
Charter #10846**

MEMBERSHIP ELIGIBILITY

The following people are eligible to join this credit union:

- employees of Keystone College, Lackawanna Trail, or Tunkhannock Area School Districts—or any other school in Wyoming County
- family members of the employees listed above, including children, mother, father, sister, brother
- retirees from service to the above employee groups
- spouses of people who died while eligible to join our credit union
- boards of directors of the schools named above or trustees of the college
- those who are under contract to provide custodial, cafeteria, transportation, counseling, tutorial and similar services to the above schools
- employees of this credit union, and their families
- organizations of such people

How to Join:

- Stop in at either office—130 Bridge Street, Tunkhannock; or 99 College Avenue, Factoryville;
- Furnish formal identification (usually, your driver's license), and complete a membership application; and
- Make your first deposit of at least \$5. That's it! You're a member!

Before you get here, think about:

- who (if anyone) will be a joint owner on your account;
- how you will make your regular deposits to savings—payroll deduction or ach; and
- how much you'd like to start saving each pay. Remember, even small deposits add up to substantial sums over the years. A \$10 deposit from each semi-monthly pay will amount to \$1,220 after 5 years at 1/2% per annum compounded monthly!
- How smart it is to "Pay yourself first!"