

**WYOMING COUNTY SCHOOL EMPLOYEES
FEDERAL CREDIT UNION**
836-4809 OR 945-4000

*Tunkhannock
Area*

Educator

www.creducmp.com/wcsefcu

*Keystone
College*

*Lackawanna
Trail*

April 2, 2013

Credit Union News for Members

ANNUAL DINNER MEETING SCHEDULED FOR APRIL 20

**Have fun with the best party band in Northeast PA!—
We're featuring THE HOMETOWN BOYZ!**



**Join
Us!**



SEE SONG LIST AT WWW.GIGMASTERS.COM/COUNTRY-BAND/THE_HOMETOWN-BOYZ;
THEN CLICK ON "ABOUT" & "SONGLIST"

A PARTY ~ A MEETING ~ GOOD FOOD ~ DANCING

WHERE: MONTDALE COUNTRY CLUB
FOR: MEMBERS* (\$15); AND GUESTS OF MEMBERS (\$25)
AT 6 P.M. COMPLIMENTARY COCKTAIL HOUR
7 DINNER—GRAZING STYLE (5 STATIONS)
8 BUSINESS MEETING
8:30—11:30 CASH BAR & DANCING

Door Prizes!

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2/28 Box Score

- Members: 1,291
- Assets: \$14,912,062
- Shares: \$13,384,628
- Loans \$6,504,132
- YTD Loans \$255,808
- Draft Accounts 446

WCSEFCU ANNUAL MEETING/BANQUET RESERVATION

MONTDALE COUNTRY CLUB; APRIL 20; COCKTAIL HOUR STARTS AT 6 PM; "THE HOMETOWN BOYZ" ENTERTAIN 8:30-11:30
 DEADLINE FOR RESERVATIONS IS FRIDAY, APRIL 12
 COUNT ME IN! HOW CAN I GO WRONG FOR ONLY 15 BUCKS!?

NAME OF MEMBER (\$15) _____ ACCOUNT # _____

NAME OF GUEST (\$25) _____ TOTAL: \$

I'M PAYING BY: CASH CHECK; OR TRANSFER FROM MY CHECKING SAVINGS ACCOUNT

Return this form to either credit-union office. No cancellations can be honored after APRIL 17.
 *To be eligible to attend for this amount, your credit-union account must have been opened prior to 12/31/12.

SPRING DIVIDENDS ANNOUNCED

Split-rate Category	Q1 APR	Q1 APY
\$50,000 - and over	.350%	.350%
\$25,000 - \$49,999.99	.250%	.250%
\$10,000 - \$24,999.99	.150%	.150%
\$300 - \$9,999.99	.050%	.050%
\$ 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%

These are the 3/31 dividends and are NOT guaranteed to be the same on 6/30/13.

BEFORE YOU GO JETTING OFF ON YOUR WORLD-WIDE TOUR, TAKE NOTE:

Picture this: You're at a "hole-in-the-wall," as they call them in England (**British slang, trademarked by Barclays Bank, for an ATM**), on a Saturday, and it's the first day of your vacation. Now, because you've heard it to be true many times, you expect to be able to grab some cash from your account at your little credit union in Tunkhannock, Pennsylvania. But the machine rejects your card!! Holy smokes! What do you do? You, kind credit-union member, are out of luck!

It doesn't have to be that way, though, if you take the precaution **BEFORE YOU LEAVE** for England, or Ireland, or Italy, or any number of other countries where you **CAN INDEED** grab some cash from your little credit union! The secret to your successful use of the hole in the wall is **TO CALL US BEFORE YOU TRAVEL** so you won't be in this predicament! And please bear in mind that it's important for you to call even if your travel is only to Podunk, Iowa!

By the way, it is a good idea if you call your credit-card companies as well. Then, if your card turns up for use in a place that is unexpected, your prior notice will pave the way for smooth sailing! Bon Voyage!

PS: Bear in mind the exchange rate for ATM withdrawals; the daily limit is \$300 US dollars; so if you try to withdraw 300£, your transaction will be rejected, because that converts to about \$450!

"LET US COUNT THE WAYS" TO GET HELP OR SAVE BIG BUCKS ON AUTO PURCHASE!

- GREAT RATES!** For a limited time, you can get
 - 3.0% for up to 36 months—can be as low as 1.8% (Call us.)
 - 4.0% for loans 37 months through 72 months—can be as low as 2.7% (Call us.)
 - 5.5% for loans 73 through 84 months—can be as low as 4.05% (Call us.)
- PRE-APPROVAL** on loans to make it easy to negotiate with your guaranteed loan—almost like cash in hand—and avoid dealer financing and insurance traps. Call for details.
- "SWITCH & SAVE OFFER"** If you already have a new-car loan, bring it to us and we can save you money by applying the lower rates and—(you won't believe this!):
 - We'll GIVE YOU \$50 to use on your next registration, or gas, or a nice dinner out!
 - We'll also PAY FOR THE GAP insurance . . . a \$145 value! [Yes, that's right! Dealers often charge in excess of \$500 for this protection!]
- BALLOON LOANS** at our regular rates with 36-month, 42-month, or 60 month rollovers that let you tailor your payment to your budget! Why lease when you can get "lease-like" financing right here?

WAIT; GIVE IT SOME CAREFUL THOUGHT!

Compare very carefully the "ZERO" percent on one hand or the "REBATE" on the other. In many cases, the rebate and financing with us is a better deal. Run the numbers at this great site: <http://www.cars.com/go/advice/financing/calc/incentivesCalc.jsp> This great site has calculators for loan payments and comparison of buying versus leasing, too!

Chalk Dust

You May Have Forgotten; but . . .

. . . you should still notify us if you've had an **ADDRESS CHANGE** for whatever reason. And, any change must be in the form of a signed document you furnish us. We **CANNOT** change your address without this signed document on file. To get a blank form, go to our web site and you'll easily find a link to one on the home page.

Remodeling Efforts to Note

When you visit the Tunkhannock office, we think you'll be happy to see the changes that have gradually been made. With new flooring and other upgrades in the common areas, and new window coverings and furniture in the credit union lobby, your building is far more inviting, according to the many comments we've received.

We'd like to adorn the hallway with interesting artwork and historical displays of Tunkhannock and of the building specifically; so, if you can contribute to this effort, we'd like to hear from you.

Money-Saving Tickets Available

CINEMARK	
Platinum (any show)	7.50
DIETRICH THEATRE	
Child	5.00
Senior	6.00
Adult	7.50
MOVIES 14, Wilkes-Barre	7.25

Need reference materials?
Official NADA Used-Car Guide
New-Car Cost Guide (dealer cost)

Your savings insured to \$250,000

NCUA

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