

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

Tunkhannock  
Area

# Educator

[www.creducomp.com/wcsefcu](http://www.creducomp.com/wcsefcu)

Keystone  
College

Lackawanna  
Trail

July 3, 2013

Credit Union News for Members

## CONGRATULATIONS, RETIREES!

With many of you retiring this year, we pass along our best wishes for your happy days ahead! As you'll learn, there's another life awaiting you! Enjoy every minute of it!

Our message here is that your CREDIT-UNION MEMBERSHIP does not end with your retirement! We have very active members who participate fully in our checking, debit-card and online services.

And, of course, we'll remind you that your retirement, pension, and or social security can be a **direct deposit** into your account. The automated clearing house (ACH) function can also be used for recurring payments from your account directly to others on your behalf.

With more time for recreation and travel, you'll find our debit cards are a valuable tool for cashless point-of-sale purchases and ATM withdrawals in places far and wide. Our debit cards have been used without question and with a great deal of convenience throughout this and many foreign countries.

Our on-line account access, "**CU-at-Home**," can be your link to your money from home or while you're away. To learn more, go to the home page on our website, [www.creducomp.com/wcsefcu](http://www.creducomp.com/wcsefcu), and open the "User's Guide" for "CU at Home."

So, happy days are here; and we can make your life even easier if you take advantage of our services! Be sure to call for details!



## SUMMER TRAVELERS BEWARE!!

If you plan to TRAVEL with your DEBIT CARD, please be aware that the fraud department of Fifth-Third Bank, where our cards are cleared, tracks your card's use in areas away from your home. If that unit suspects that your card may have been stolen and/or used fraudulently in those other areas, it may block your card from further use. That, dear member, might cause you more than a little inconvenience, (particularly on a weekend) because the process of unblocking the card involves your calling the office to have us verify charges to the card and your legitimate location.

Even if you travel as close as nearby states, it's a good idea to share your plans with us so we can notify Fifth-Third. It might be a good idea to have their number with you as you travel. Visit our website at [www.creducomp.com/wcsefcu](http://www.creducomp.com/wcsefcu) on the "Family Matters" tab and the "Debit Card Fraud" topic to find a form to record your card data. Then, if you have a problem with your card--and most definitely if it is stolen--you'll have your card details as well as Fifth-Third's number--(800) 927-0395.

It goes without saying that summer vacationers are also prime targets for card fraud in other ways; so GUARD your CARD!

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### 5/31 Box Score

- Members: 1,281
- Assets: \$15,403,479
- Shares: \$13,799,358
- Loans \$6,518,146
- YTD Loans \$1,044,473
- Draft Accounts 454

### VERY IMPORTANT NOTICE

Your Supervisory Committee (Nancy Brown, Crystal Ondrick, & Carolyn Lawson) is conducting its bi-annual every-member account verification. Notify them if exceptions occur in our reporting detail. Please see your statement for more information.



## SUMMER DIVIDENDS ANNOUNCED

These are the 6/30 dividends and are NOT guaranteed to be the same on 9/30.

Split-rate Category	Q2 APR	Q2 APY
\$50,000 - and over	.300%	.300%
\$25,000 - \$49,999.99	.200%	.200%
\$10,000 - \$24,999.99	.100%	.100%
\$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%

## WHERE WERE YOU WHEN THE AUTO-LOAN RATES TOOK A DIVE?

You didn't miss it, did you? On May 14, your board of directors took a real leap of faith into the land of help for members! If you visit our website often, you probably have noticed the blurb about it on the home page. The actions allow for some real deals in financing mostly cars, but fully-secured and home-equity loan rates were taken "along for the ride"!

The board even decided that a "new" car can still be "new" with up to 20,000 miles on it! Imagine!

At any rate (ahem . . .), here is what you can count on for a little while longer if you need help financing a car:

What's even more amazing is that these rates can be as much as 1% lower if you have a great credit score and pay the loan automatically via ACH or payroll deduction.

So, if you're thinking about buying another car, give us a call to see if you can join the many members who have already cashed in on these great rates! For more details or an application, visit [www.creducomp.com/wcsefcu](http://www.creducomp.com/wcsefcu) or call either office!

NEW CARS		
2013, 2012, & 2011	to 36 months	2.00%
New or "almost new"	to 72 months	3.00%
	73-84 months	4.50%
"Switch & Save," Transfer your new-car loan from another financial institution; we'll pay your GAP premium (if required) AND we give you \$50 with no strings attached!		
A car's age changes 10/1.		
A "new" car can have up to 20,000 miles.		
USED CARS		
3- & 4-year old cars (2009/2010)	to 48 months	3.50%
	to 72 months	4.00%
	5- & 6-year old cars (2007/2008)	
to 48 months		4.00%
	to 72 months	4.50%
Older cars (2006 or older)	to 36 months	6.00%
	to 48 months	7.00%

## Chalk Dust

### Money-Saving Movie 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

### . . . and Theme Park tickets, too!

KNOEBEL'S	<b>\$8.00</b>
(savings of \$2)	
KNOEBEL'S	<b>\$4.00</b>
(savings of \$1)	
CAMELBEACH ~ Ask for details.	
We sell these in our offices.	

### . . . and, with a little help from our friends,

If you are willing to stop by Cred-U-Comp's offices at 800 Wyoming Avenue, Wyoming 87 North Main St., Wilkes-Barre and tell the folks there that you're a member of our credit union, you can buy (no checks, please) tickets to

DORNEY PARK & WILDWATER KINGDOM:	
<b>Regular (over 48" tall):</b>	<b>\$34.00</b>
(savings of \$15.99)	
<b>Junior (under 48" tall):</b>	<b>\$27.00</b>
(savings of \$2.99)	
<b>Senior (age 62 and over):</b>	<b>\$27.00</b>
(savings of \$2.99)	
<b>Age 2 and under:</b>	<b>Free</b>

HERSHEYPARK:	
<b>Regular (ages 9-54):</b>	<b>\$45.95</b>
(savings of \$12.85)	
<b>Junior (ages 3-8):</b>	<b>\$33.95</b>
(savings of \$3.85)	
<b>Senior (ages 55-69):</b>	<b>\$33.95</b>
(savings of \$3.85)	
<b>Senior Plus (70 and over):</b>	<b>\$22.95</b>
(savings of \$1.85)	



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



Your savings insured to \$250,000

**NCUA**

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