

Tunkhannock
Area

Educator

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Keystone
College

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Trail

July 3, 2014

Credit Union News for Members

WHO IS THIS MAN?

Clark Howard is a nationally-syndicated consumer expert who shows consumers ways to **save more, spend less and avoid getting ripped off**. You'd be happy to know about him, because not only does he offer sage advice, but he is a friend of credit unions! His radio show is heard every day on more than 200 radio stations throughout North America.



"Save more and spend less" is more than just a motto for Clark; it's a way of life. As a successful lifelong entrepreneur, media star and best-selling author, the Atlanta-based "consumer champion" is dedicated to helping Americans of all means get ahead in life.

He has found his way into our newsletter because of our stance on educating our members when it comes to choices in saving, borrowing, and spending money. If you were to listen to *The Clark Howard Show*, you would regularly hear great financial advice. You can hear him on WILK/WBZU/WKZN; 980/103.1 FM, 910/1300 AM; Saturdays: 4-5 pm & 6-6:30 pm.

Of course, if you can't listen to the scheduled radio broadcasts, you might download podcasts and listen to them at your convenience. They are readily available through your smart phone's app store, or you could download them from the web site, www.clarkhoward.com. Any podcasts you hear are guaranteed to be worth your time. And, by the way, you'd be impressed with the sound advice you'd find during a visit to that web site.

To be fair, we must tell you that Clark *hates debit cards!* He opines that with a debit-card transaction (as opposed to a credit-card transaction), once the money is gone, it's GONE! To a degree, he's correct; and we have some fraudulent transaction history to prove that point. This is the reason we plead with members, particularly those who have online account access--over and over again--to limit the use of their debit cards for internet transactions, to check all transactions diligently and often, and to carefully watch anyone who handles your card. We have a page dedicated to precautions for you on our website: Refer to our home page at www.creducomp.com/wcsefcu; then the "Family Matters" file folder tab; then "Debit Card Fraud."

In this issue:

Clark Howard--must listen!	1
Box Score	1
Thanks, Pete!	1
Summer Dividends	2
A matter of timing . . .	2
Your opinion	2
Chalk Dust	2

5/31 Box Score

- Members: 1,280
- Assets: \$15,522,237
- Shares: \$13,805,837
- Loans \$7,734,586
- YTD Loans \$1,576,234
- Draft Accounts 454

HEAVENS TO PETE! . . .

Our sincerest thanks go to **Pete Swart**, credit-union member and THS instructor, who guided his Wood Technology students as they made new countertops for our member-service stations in the Tunkhannock office. Not only did the project provide hands-on practical experience in the application of laminates, but also it enhanced the appearance and functionality of the areas that get the most use by our members. The students' work has been complimented often by members, and our hats go off to Pete and his budding young craftsmen!



Member Service Representatives Connie Adams, (l) and Jeanne Wisnosky (r) praise the new countertops as the surfaces are far more appropriate for transacting business than the old writing ledges.



SUMMER DIVIDENDS ANNOUNCED

These are the 6/30 dividends and are NOT guaranteed to be the same on 9/30/14.

Split-rate Category	Q2 APR	Q2 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	.150%	.150%
\$ 0 - \$299.99	.000%	.000%
Share-Draft Accounts (Checking) ADB of \$2,500 or more for the month	.000%	.000%
Christmas Clubs—\$100 or more	.000%	.000%

IT'S ALL ABOUT TIMING!

Since we may at times experience unusual demands on our funds, please remember that we reserve the right to

- wait to collect funds on large deposits before we honor credit to a member
- require a notice of two to five days, depending on the amount and availability of funds, for withdrawals of more than \$25,000 by check or by wire
- delay until another day a large (in excess of \$5,000) cash withdrawal request
- expect that wiring funds in excess of \$10,000 be accomplished by "reserving" funds with an advance notice
- expect that a written notice for a wire be in our office prior to 1 p.m. on the day of transmittal and that you realize 2 p.m. is the cutoff for same-day wires
- cancel your debit card if you are not using it--this service is extremely expensive for us
- cancel your on-line access "CU-at-Home," after 90 days of non use. This is another very expensive service.

Also; please be aware we do not have paper vehicle titles in our office; if you need your title, it might be **7 to 10** days before we get it from PennDOT.

WHAT DO YOU THINK?

Every year, the board reflects on the annual meeting/banquet. Because of the expense to our credit union and the anxiety we experience as we hold our breath and wait for reservations, we always wonder what we should do for the next one.

- Shall we again have a meeting/banquet as we did last year?
- If we decide to do that, then where and when should we have it and what shall we do for entertainment--if any?
- How much should we charge for the event?
- Would the membership rather have a wine and cheese reception/annual meeting after school on a Friday?
- During the year, should we have small-group employee meetings to educate our people in our field of membership?

Have you reflected? If you have answers to any of these questions, would you please share your thoughts with us. Tell us when you're in the office, write a note, or send an email. We'll appreciate your thoughts--and you'll appreciate sharing them; after all, where else but where you're an **owner**, could you influence the board about what they do?

Your savings insured to \$250,000

NCUA

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

Chalk Dust

Fifth-Third Bank folks May Call You
... if their fraud department detects suspicious activity with your card. Feel free to respond to questions about your transactions and your card. You will NOT be asked to divulge any sensitive data. The effectiveness of this activity depends on their having your **current good phone number!** Make sure it's up to date with us, please.

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
GREAT ESCAPE, Dickson City	7.00
(New releases)	8.00

... and Theme Park tickets, too!
KNOEBEL'S **\$8.00 and \$4.00**
(savings of \$2 & \$1)
CAMELBEACH ~ Ask for details.

... 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 **(cash only, please)** tickets to
DORNEY PARK &
WILDWATER KINGDOM:

Regular (over 48" tall):	\$36.00
(savings of \$16.99)	
Junior (under 48" tall):	\$29.00
(savings of \$3.99)	
Senior (age 62 and over):	\$29.00
(savings of \$3.99)	
Age 2 and under:	Free
HERSHEYPARK:	
Regular (ages 9-54):	\$46.10
(savings of \$13.85)	
Junior (ages 3-8):	\$34.10
(savings of \$3.85)	
Senior (ages 55-69):	\$34.10
(savings of \$3.85)	
Senior Plus (70 and over):	\$22.10
(savings of \$1.85)	