April 2008 Member News

The Credit Union

Wyoming Area Federal Credit Union



Warrior





You may have noticed a 2003 gray Nissan Altima parked at our office. This repo will be sold far below N.A.D.A. book value! Please call the credit union at 693-1339 for more information.



35th Credit Union Annual Meeting & Dinner



5:30PM, April 29, 2008 Marianacci's Restaurant 252 West Eighth St. West Wyoming, PA



Please let us know at 693-1339 if you plan to attend.



Exciting News!

We will be changing computer systems beginning on Monday, June 2, 2008.

Please note that our office will be closed on

Saturday, May 31, 2008 for the conversion.

Also, expect a Wyoming Area FCU website in the coming months!

The new computer network will enable us to offer you internet access to your account. When you log on to CU-At-Home (our online account system), you will be able to view your balances and account history, make transfers, and more!

We anticipate CU-At-Home will be ready for use in July.



SAVINGS RATES

RATES PAID FOR THE QUARTER ENDED 3-31-08



Regular Shares (Savings)

\$ Balance	APR*	<u> APY**</u>
Under \$300.00	0.000%	0.000%
\$300 – \$4,999.99	1.750%	1.762%
\$5,000 - \$9,999.99	2.375%	2.396%
\$10,000 - \$24,999.99	2.875%	2.906%
\$25,000 - \$49,999.99	3.250%	3.290%
\$50,000 – Up	3.500%	3.546%
Christmas Share Accounts (\$100 – Up)	1.750%	1.762%
Share Drafts (Checking)		
\$1,000 – \$4,999.99	0.750%	0.752%
\$5,000 – Up	1.500%	1.508%

NOTE: Savings rates are computed based on the average monthly account balance for all types of share accounts. For regular share accounts, an account may earn dividend credit at multiple rates if the average monthly balance falls into different tiers during each month of the quarter. For share draft accounts, dividends are posted on a monthly basis. A Truth in Savings disclosure covering all types of share accounts is available upon request. Contact our office for further information.

* APR = annual percentage rate

** APY = annual percentage yield



Share secured loans

Home equity loans as low as 5.50%





Car loans:

2006 and newer as low as 5.50% 2003-2004-2005 as low as 5.75% 2000-2001-2002 as low as 6.90% Loan protection insurance*
(life insurance on loans)
provided at no cost to members
under age 70 up to \$15,000.
*Excludes home equity loans

Call us at 693-1339 to discuss loans!