



Warrior



36th Annual Membership Meeting



Tuesday, April 28, 2009
The Avenue Diner
22 Wyoming Ave., Wyoming

5:30PM Meeting Followed by Dinner
(Dinner Selection from Menu)

Cost: \$5 per person

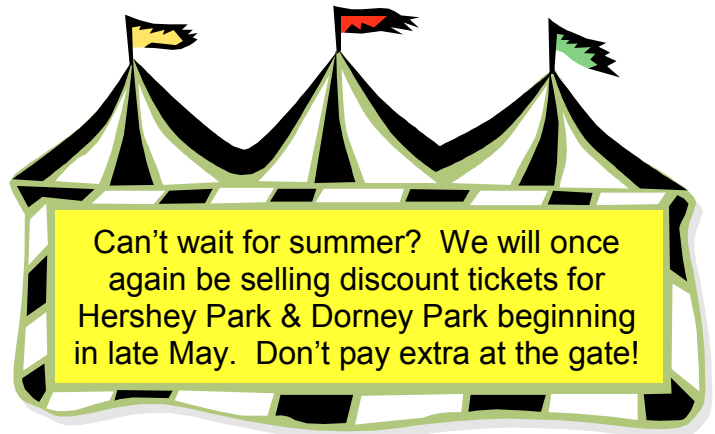
To make a reservation, please return the coupon below or call our office at 693-1339.

Attention: *CU-At-Home Users!*

As of 4/15/09, we will be performing an upgrade to enhance security for your Internet account access.

After the upgrade, you will be prompted to choose a secret image and answer three questions which may be used for identity verification.

If your account has a joint user, make sure that each of you know the secret image and security questions if you both plan to use the website.



Can't wait for summer? We will once again be selling discount tickets for Hershey Park & Dorney Park beginning in late May. Don't pay extra at the gate!

2009 CREDIT UNION ANNUAL MEETING RESERVATION

I/we want to attend the 2009 Wyoming Area Federal Credit Union Annual Meeting.

_____ Dinners @ \$5.00 each Total \$ _____

_____ Please find my check, share draft, or money order enclosed.

_____ Please deduct the above cost from my Credit Union Regular Share Account # _____.

DEADLINE: April 24, 2009

Member Name: _____

Acct. #: _____



SAVINGS RATES

RATES PAID FOR THE QUARTER ENDED 3-31-09



	Regular Shares (Savings)	
<u>\$ Balance</u>	<u>APR*</u>	<u>APY**</u>
Under \$500.00	0.000%	0.000%
\$500 – \$4,999.99	1.000%	1.004%
\$5,000 – \$9,999.99	2.000%	2.015%
\$10,000 – \$24,999.99	2.250%	2.269%
\$25,000 – \$49,999.99	2.500%	2.524%
\$50,000 – Up	2.750%	2.778%
Christmas Share Accounts (\$100 – Up)	1.000%	1.004%
Share Drafts (Checking)		
Under \$5,000.00	0.000%	0.000%
\$5,000 – Up	0.500%	0.501%

Rates are not guaranteed for future quarters;
the quarter ending 6-30-09 will be decided in late June.

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



CREDIT OR DEBIT? *What should I do???*

If you've used your MasterMoney debit card, you've probably been asked the question "credit or debit?" Although it is accepted anywhere you see the MasterCard® logo, you *know* that your debit card is not a "credit" card, so you might wonder, "Why would I choose credit?"

The merchant doesn't know if your card is a credit card, debit card, or both. You are either asked the question by a cashier or expected to enter it yourself when you swipe your card. Your answer determines how the purchase is processed. If you want to get "cash back," you'll need to choose debit, but for purchases, both the debit and credit processes will get the job done. **Always choosing "credit" when given the option is better for you as a consumer and for the credit union.** Here's why:

- By using the MasterCard system to process your purchase, Wyoming Area FCU pays fewer fees per transaction. Ultimately, this helps the credit union keep members' costs down.
- Your purchases are protected by MasterCard's rules and regulations governing chargeback rights. By choosing credit you will have certain protections against merchant violations.
- Be assured that when you use the MasterCard debit card, your share draft (checking) account will be accessed even though you are selecting credit at the merchant terminal.

***For better protection, and to help you and your credit union save money,
always choose "credit" for your purchases!***