



Volume 20, No. 2, Spring 2008

Woodlands CU Calendar

- **Tuesday April 8th 6 pm**
C.R.I.B.S. Seminar at the Gorham WCU
- **Wednesday April 9th 6 pm**
C.R.I.B.S. Seminar at the Conway WCU
- **Thursday April 10th 6 pm**
C.R.I.B.S. Seminar at the Plymouth WCU

When your Income

Whether it's from a job loss, layoff, divorce or illness; a drop in your household Income is tough to handle. There are some steps you can take **now** to help ease your hardship:



Before buying ask yourself:

- Can I do without it?
- Can I postpone buying it?
- Can I get something else that costs less?
- Can I shop around for a better deal?
- Can I use my skills and make it myself?
- Do I NEED it, or WANT it?

More Helpful tips:

- ◆ Develop a budget and track your expenses.
- ◆ Don't ignore your bills.
- ◆ Pay bills that maintain shelter; keep vital services—car, utilities, etc.;

& always contact your creditors when in trouble.

“Your Money At Work”

A quarterly published newsletter for the members of Woodlands Credit Union.

More Rewards For Energy Efficiency

Green Discounts for Home Improvements Too

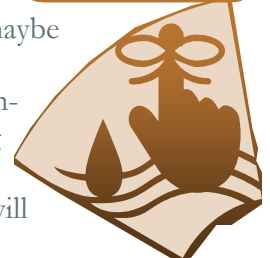
In the last issue of “Your Money At Work”, Green Auto Loans were introduced. Now, Woodlands Credit Union is pleased to announce that more rewards await for members that need money to make energy efficient improvements to their home. Green discounts can apply to hybrid vehicles *and* home improvements too.

If you've spent too much on heating expenses lately, maybe it's time for some home improvements that can help cut those costs and save you money in the long run. Whether you're contemplating replacing old windows with thermal ones, replacing a roof or even a furnace, Woodlands Credit Union can help with a home improvement loan. **AND**, if the improvements will make your home more energy efficient—you'll qualify for a Green Discount of 1%.

Woodlands Credit Union GREEN LOANS provide future savings in fuel costs, *save you money with discounts*, **AND lessen the environmental impact** we make in our world. You may even qualify for tax credits.*

Ask a Woodlands Loan Expert to see if your home improvements qualify for a discount; and think green—**WOODLANDS GREEN!**

**Please consult your tax advisor for tax credits currently being offered.*



Got GREEN? Grow it at Woodlands CU

April is Youth Savings Month

Help young members plant seeds for their future. Help children better understand the credit union difference--join us as we celebrate Credit Union Youth Month in April. Our theme for 2008 is "Got Green? Grow it at Woodlands Credit Union." During Youth Month, Woodlands will make it FUN to open a savings account and make deposits! There will be a gift for each member (under 18 years old) opening a new savings account. Any youth making a deposit of at least \$5 will also get a gift for **each** deposit made during the month **AND** will be entered into a drawing for a fabulous prize! A grand prize will be awarded to a lucky young member in each of four age groups: newborn to four years; five to eight years; nine to thirteen years old and a fourteen to seventeen year old depositor. One grand prize will be displayed at each branch office, and deposit gifts are available at all Woodlands Credit Unions. **What a great time to talk to your family about spending and saving, whether for a new bike, college, or retirement.**



“Tony” Cellupica is Honored

Anthony “Tony” Cellupica Receives the Sherman Twitchell Distinguished Service Award Honors at the Annual Meeting

Woodlands Credit Union recognizes this year’s recipient of the Sherman A. Twitchell Distinguished Service Award :Anthony “Tony” Cellupica. The award honors a Credit Union volunteer who reflects passion and dedication to the credit union movement and Woodlands Credit Union. Tony has been a Credit Union volunteer since 1957. He served on the Supervisory Committee, as a Director for the NH Credit Union League. Tony was also President of the Board from 1974 – 1977 and again from 1992 – 1996 and spent two terms as Vice President. He ‘officially retired’ from the Credit Union in 1998, however has since served on the Scholarship Committee and helped every year during the International Credit Union Day celebrations. Tony, sad to miss his first annual meeting since 1957, received his award at his home prior to the meeting on February 9th. Tony’s wife Ruth, their son Tom and his wife Ruth, attended the annual meeting to accept the award in Tony’s absence.



Above: Tony Cellupica’s son Tom shows his father the presentation that will be shown at the Annual Meeting. Looking on from left to right are Woodlands CU Board Chairman Terry Block, CEO Tim Colli, daughter-in-law Ruth, (Tom, Tony)and Tony’s wife Ruth.

The Annual Meeting is Full of Winners!



Where else but at a Woodlands CU Annual Meeting could you find: a young man take home over \$30 in change with one hand; Members happy to be “drawn and quartered”; others be recognized for birthdays; and win a lovely St. Valentine’s Day arrangement to present to your sweetheart? Following the business meeting where elections are held and reports delivered, members enjoy the food, raffles and visiting with friends and neighbors. WCU annual meetings are held the 2nd Saturday every February. All members are welcome to attend.



OUR FOCUS IS ON *YOU!*

It's All About Our People

Excerpts from Chairman's Report, Annual Meeting



Above: Woodlands CU Board Chairman Terry Block addresses the members in the cafeteria of the White Mountains Community College in Berlin, New Hampshire.

Below: Your 2008 WCU elected officials: Richard Fournier, Michael Brosnan, Donna Goodrich, John Fuller, Terry Block, Don Sloane, Dennis Bilodeau, Paul Partenope, Regis Saucier, Jeannine Larin and Lucille St-Onge Hickey.



Over 120 members attended the annual meeting on Saturday, the 9th of February, 2008. The Chairman's Report over-viewed the 'credit union difference.' Here's some of what Terry Block had to say:

"I think it's important that we remind ourselves from time to time of what credit unions are all about. As you remember, two years ago we celebrated our 50th year of service to the north country. What you might not know is that 2008 is the 100th anniversary of credit unions in the United States. St. Mary's Bank, just a little south of here in Manchester was founded in 1908 to meet the financial needs of workers there. For a century, credit unions have been helping folks through good times and bad with basic financial needs like loans, checking and savings accounts, allowing members to build good credit. Since our start, we've grown and expanded to keep pace with the needs of our members, so that we now offer a full range of products and services, rivaling other financial institutions. The difference is that Woodlands has done all this as a not-for-profit organization. We are a financial cooperative, meaning that we pool our savings to provide low cost loans and low-fee services to benefit each other. Every penny that we earn or save stays with the members, to help lower rates, expand services, or otherwise contribute toward their financial goals and the success of our communities. We exist solely to serve our members and every member gets an equal say in how we go about doing that, regardless of how much money is in their account."

In these changing times, some things never change: credit unions are "NOT FOR PROFIT, NOT FOR CHARITY, BUT FOR SERVICE."

Woodlands Credit Union Privacy Policy

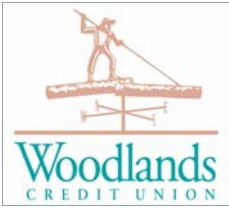
Woodlands CU is committed to providing financial products & services to meet your needs. Sometimes this means working with a business partner to deliver the finest products & services available at a reasonable cost. Protecting personal information & using it in a manner consistent with your expectations is a high priority for everyone associated with our Credit Union.

Information we collect: We collect information about you from some or all of the following sources:

- ◆ Information we receive from you on applications or other forms, such as your name, address, social security number, assets and income;
- ◆ Information about your transactions with us, our affiliates or others, such as your account balances, payment history, parties to transactions & credit card usage;
- ◆ Information we receive from a consumer reporting agency, such as your creditworthiness and credit history.

Information we disclose: We do not disclose any nonpublic personal information about our members or former members to affiliates or nonaffiliated third parties except as permitted by law. We restrict access to nonpublic information about you to those employees who need to know that information to provide products & services to you. We maintain physical, electronic & procedural safeguards that comply with Federal regulations to guard your nonpublic personal information.

Please contact us if you ever have questions or concerns about the integrity of your account information.



730 Main Street
Berlin, NH 03570

355 Main Street
Gorham, NH 03581

199 White Mtn. Hwy.
Conway, NH 03818

1-(800)-313-9630
woodlandscu.com

341 Highland Street
Plymouth, NH 03264

Get Ready for the RELAY for LIFE

June 20-21st will be the Berlin area's Relay for Life—a moving, fundraiser event for the benefit of the American Cancer Society. We will be asking for your support as we try to better our team donation from last year. In Berlin, we will be holding a silent auction, bake sales & a 50/50 Raffle. Staff will donate to dress down on the 4 Fridays preceding the Relay as well as 'battle' in interdepartmental penny wars!

NEW—This year we will be making a quilt with your help! Luminaries & in memory/honor cards will be available at the teller lines in all Woodlands branches in June.

Top 3

Things a typical person loves about their WCU...

Vehicle Loan

- 1. CONVENIENCE.** Easy to apply: in person, online, phone lending center or at participating CUDL dealerships.
- 2. AFFORDABILITY.** WCU has consistently offered some of the best rates around. Buy a hybrid vehicle and get an even lower rate with a '1% green discount'.
- 3. It's LOCAL!** WCU is locally owned and operated. Vehicle titles stay here.

*If You are a typical member, and we believe you are,
Then a Woodlands Credit Union vehicle loan
is right for you!*

Rates

As of March 1, 2008

Get current rates at www.woodlandscu.com, T.I.P.S., CU Lending Center or by request. Call for Mortgage & Home Equity Loans as those rates change daily.



	Dividend Rate	APY*
SHARES (with \$100 min. bal.)	0.75%	0.75%
SHARE DRAFT Checking <i>no minimum balance required</i>		
IRA's	3.45%	3.51%
SHARE CERTIFICATES :		

Minimum deposit of \$500 . A penalty may be imposed for early withdrawal

	from APY* to	APY*
6 month	3.60% -	3.85%
12 month	3.75% -	4.00%
18 month	3.25% -	3.50%
2 year	3.35% -	3.60%
3 year	3.51% -	3.76%
4 year	3.55% -	3.80%
5 year	4.00% -	4.25%

NEW & USED VEHICLES

(maximum term available based on model year of vehicle, for full details - see/call a loan officer)

	APR**
24 months	4.49%
36 months	5.49%
48 months	5.75%
60 months	6.00%
72 months	6.50%

Woodlands Credit Union MasterCard

Woodlands Credit Union VISA *Platinum!*

Computer Loan

Home Heating Loan

RVs and ATVs

(down payment amounts available upon request)

Personal (Signature) Loan

*Annual Percentage Yield **Annual Percentage Rate Membership eligibility required. Rates are subject to change. Certain conditions may apply.

Berlin, Conway & Plymouth

LOBBY	DRIVE-UP
Mon.-Wed. 9:00am-4:30pm	Mon.-Thurs. 8:30am-5:00pm
Thurs. & Fri. 9:00am-5:00pm	Friday 8:30am-6:00pm
Saturday 9:00am-Noon	Saturday 8:30am-Noon

OFFICE & DRIVE-UP HOURS

Gorham

LOBBY	DRIVE-UP
Mon.-Wed. 9:00am-4:30pm	Mon.-Wed. & Fri. 8:30am-5:00pm
Thurs. & Fri. 9:00am-5:00pm	Thursday only 8:30am-6:00pm
Saturday 9:00am-Noon	Saturday 8:30am-Noon

Services Provided

LOANS: Vehicle & RV Loans*VISA Platinum*MasterCard*Personal Loans*Student Loans
Mortgages*Home Equity Loans & Lines of Credit * Home Heating Loans
Applications in Office, by Phone, On-line & at Some Dealerships!

SAVINGS: Share Draft Checking*Share Savings*Share Certificates
IRA'S*Payroll Deduction*Direct Deposit*US Savings Bonds

& CONVENIENCE: Overdraft Protection* Internet Account Access*Website
ATM & DEBIT CARDS!*T.I.P.S.*ATM Co-op Network—SURCHARGE FREE!
Travelers Checks*Wire Transfers & Western Union Service*Money Orders
Email Mailing List*FREE Notary Public Service*