



Volume 21, No. 2, Spring 2009

“Your Money At Work”

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

**NEW Lower
Vehicle Rate!**

4.99%

Annual percentage rate

For 3, 4, & 5 year loans. Certain conditions apply. A monthly payment for a \$10K loan would be \$299.80 for 3 yrs., \$230.36 for 4 yrs., & \$188.76 for 5 years.

Woodlands CU Calendar

- **Monday, May 25th**
WCU closed in observance of Memorial Day.
- **Saturday, July 4th** WCU closed in observance of Independence Day

April is Youth Savings Month



**Help young members
put money magic
center stage.**

Show youth the ‘magic of saving’ and they get a chance to WIN a prize!

Ray Vaillancourt & Roger Marois

2009 Annual Meeting Sherman Twitchell Distinguished Service Award Winners

On Saturday, February 7th, more than 135 members convened for our 53rd annual meeting. The awarding of the Sherman A. Twitchell Distinguished Service Award is always a highlight of the annual meetings. This year, the award committee was posed with a daunting task. Two compelling nomination forms were received. Because the committee felt strongly that both nominees were indeed deserving of the Sherman A. Twitchell Distinguished Service Award, two Woodlands Credit Union volunteers were honored – Raymond Vaillancourt and the late Roger Marois. The awarding of two Sherman A. Twitchell Distinguished Service awards reflects upon the undeniable respect and admiration the committee has of each of their efforts and contributions.

Raymond Vaillancourt began his credit union volunteering as a Director in 1974 and served for 26 years. Ray was always ready to roll his sleeves up to help at whatever capacity was required. Many people can attest to his tenacity, and conviction as a credit union advocate. Ray’s actions demonstrated the “people helping people” spirit and that is why Ray was recognized with this service award.

The second honoree, the late Roger Marois, was a volunteer of our Credit Union for a quarter of a century. In 1980 Roger was elected to serve on the credit committee. Accepting many committee appointments and officer duties, Roger ultimately was elected President/Chairman and held that position from 1994 until his resignation in 2005. Roger’s efforts were critical in the Credit Union’s expansion – from the employment group based United Brotherhood Credit Union to our now community based Woodlands Credit Union.



Above: June Marois accepted the Sherman Twitchell Distinguished Service Award from Chairman Terry Block, for her husband the late Roger Marois.

Below: Old friends Ray Vaillancourt and Tony Cellupica both are recipients of the Sherman Twitchell Distinguished Service Award.. Ray was this year’s recipient and Tony in 2008.





Member Feedback Makes a Difference

Dan called his Credit Union one day after encountering some problems with his checking account. “Isn’t there some way in we can see amounts that are held which are not reflected in the balance on our online account access?”

After a little research we discovered a new feature that answered Dan’s inquiry. Now, when you check your account with WCU online, you may see some figures in blue with a magnifying glass in the available column. When you click on a blue number, it will take you to a page that describes the hold and shows the amount that is held.

WCU always listens to members’ concerns. We can’t always accommodate the request, but in this case we could—easily and at no cost to WCU.

We thank you Dan!



WCU 2009 Elected Officials

Members elected their Credit Union officials at the Annual Meeting. Three Directors were elected: John Fuller, Dennis Bilodeau, and Michael Brosnan. Beth Lorden was elected to the Supervisory Committee.

Others Directors currently serving terms are Terry Block, Richard Fournier, Jeannine Larin, Regis Saucier, Lucille St. Onge-Hickey, and Donald Sloane. The Supervisory Committee also includes Paul Partenope and Donna Goodrich.

The Directors voted in the following slate of officers: Terry Block, Chair; Richard Fournier, Vice Chair; John Fuller, Treasurer; and Donald Sloane as Secretary.



More Pictures from the Annual Meeting *left:* Mr. & Mrs. Blair enjoy the refreshments. *Center:* Kayleigh was one of many “12 and younger” members who were quarter grab winners. *Right:* Some of the volunteer staff members pose with the door prizes.

OUR FOCUS IS ON *YOU!*

Swipe'N'Sign... & How it benefits YOU!

When you use your debit card for a purchase, the amount is always deducted from your checking account.—even if you choose '**CREDIT**' and then **SIGN FOR IT**. But what difference does it make to you whether you use 'credit' and your signature, or 'debit' with your P.I.N.? **It makes a BIG difference!**

By selecting 'credit' and signing for your debit card purchase transaction you receive a benefit in a few ways. One, by signing for your purchase your signature will be on record. If you ever fear that your account may be affected by fraudulent activity, you'll have verification that certain transactions are your own because of a signature and you'll not have to worry that your P.I.N. had also been picked up and used by a thief.

A 'credit' transaction will be deducted from your available balance immediately, but won't actually post to your account for 1—2 days.

Lastly, by choosing 'credit', your Credit Union receives 'interchange income' for the transaction. This helps us to keep fees low or even non-existent in some cases. On the other hand, a 'debit' transaction used with your P.I.N. costs your Credit Union money.

Make a habit to 'Swipe 'N ' Sign" from now on when using your debit card for purchases. The benefits go a long way to help you and your Credit Union!



Swipe'N'Sign Tip!

Sometimes when you swipe your debit card it automatically prompts you to enter your P.I.N. number. If you press 'CANCEL' at that point, you then will have the option of choosing 'credit' for the transaction. Press 'CREDIT' and then sign for your transaction—giving benefit to you and Your Credit Union!

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

GAP Insurance (Guaranteed Asset Protection)

Members Choice GAP insurance protects members against financial loss in the event their vehicle is stolen or declared a total loss due to an insured peril. GAP pays the difference between the insurance carrier's settlement and the Protected Balance. The Protected Balance is the pay-off amount of the vehicle or the amount borrowed that is secured by the vehicle.

**GAP insurance for your vehicle
Now Costs LESS!**

(subject to coverage limits).

Eligible vehicles include cars, vans, light trucks, motorcycles, ATVs, snowmobiles, watercrafts, and RVs.

GAP insurance is available at the time of your loan closing. **AND, for a limited time, there is an open enrollment on all existing vehicle loans.**

If you're 'upside down' on your loan, see us for this valuable coverage by 4/30/09.

**Open Enrollment
Available through
April 30, 2009**

SCHOLARSHIPS

Graduating High School Seniors

**YOUR WCU scholarship applications are
Now available!**

Rates

As of March 1, 2009

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.

SHARES (with \$100 min. bal.)

APY*
0.30%

SHARE DRAFT Checking *no minimum balance required*

IRA Savings

2.30%

SHARE CERTIFICATES & NEW IRA Share Certificate s

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

	RATE	from APY*	to APY*
6 month	1.98%	2.00%	2.25%
12 month	2.08%	2.10%	2.35%
18 month	2.18%	2.20%	2.45%
2 year	2.28%	2.30%	2.55%
3 year	2.37%	2.40%	2.65%
4 year	2.47%	2.50%	2.75%
5 year	2.96%	3.00%	3.25%

NEW & USED VEHICLES

APR**

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

24 months	<i>as low as</i>	4.49%
36 months	<i>as low as</i>	4.99%
48 months	<i>as low as</i>	4.99%
60 months	<i>as low as</i>	4.99%
72 months	<i>as low as</i>	6.50%

Woodlands Credit Union MasterCard

13.75%

Woodlands Credit Union VISA Platinum!

9.90%

Computer Loan

as low as

4.99%

Home Heating Loan *(extended thru 3/31/09)*

as low as

2.00%

RVs and ATVs

as low as

4.49%

(down payment amounts available upon request)

Personal (Signature) Loan

12.00%

*Annual Percentage Yield **Annual Percentage Rate Membership eligibility required.

Rates are subject to change. Certain conditions may apply . Federally Insured through NCUA.

Berlin, Conway & Plymouth

LOBBY Mon.-Wed. 9:00am-4:30pm	DRIVE-UP 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 Mon.-Wed. 9:00am-4:30pm	DRIVE-UP 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*