



Volume 22, No. 1, Winter 2010

## Woodlands CU Calendar

- **Friday, January 1<sup>st</sup>**—WCU closed in observance of New Year's Day
- **Monday, January 18<sup>th</sup>**—WCU closed in observance of MLK Jr. Day
- **Saturday, February 6<sup>th</sup>** 2pm, Annual Meeting WMCC
- **Monday, February 15<sup>th</sup>**—WCU closed in observance of Presidents' Day



## Annual Meeting for Members of Woodlands Credit Union 2pm, Saturday February 6<sup>th</sup>

All Woodlands Credit Union members are invited and encouraged to attend the 2010 Annual Meeting. The Meeting will be held in the cafeteria of the White Mountains Community College in Berlin, NH.

'Experience the Difference' of credit unions. We will elect volunteer Directors and present to you, our members, what your Credit Union has been doing, and what is being planned for the future.

**Refreshments will be served.**

# "Your Money At Work"

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

## New Year, New Products, New Services

### WCU Launches New Website & Our Own GOOD Version of 'Triple-e'

Every twelve months we're afforded the opportunity to start anew with the celebration of New Year's Day. Many of us make resolutions, and sometimes we even keep them! For 2010, your Credit Union has resolved to serve you better with new and/or enhanced products and services, and we mean it!

To kick-off the New Year we're launching a newly redesigned website. Including many of the best features from the old site, the new site at

**[www.woodlandscu.com](http://www.woodlandscu.com)**

boasts a fresh look, easier navigation and added tools and information that equips you to make better financial decisions. Drop down menus make it easier to get to the information that you need. Check out the new financial calculators. We now offer 16 different calculators for savings, mortgages, autos and loan information for you to use.

The Woodlands version of Triple-e is good, and contagious, and electronic! Are you aware of the Woodlands "Triple-e"? ...

**eStatements,**

**eChecks,**

**eZ sign-on** (*coming soon!*)

eStatements allow online account users to receive their Woodlands account statements from our secure site much quicker than statements mailed to member households. Statements are also archived for 6 months for your convenience—and it's FREE!

eChecks lets users securely retrieve a copy of the front and back of a check that they have written. If online proof of payment is required—voila, it's online for your convenience to print out or save to a file on your computer....and it's FREE!

eZ sign-on (*coming soon*) simplifies your online experience with Woodlands Credit Union. Log onto your Woodlands Credit Union account and you'll be able to easily access WCU credit card account information, without having to log out and in to a separate system. Your complete account information will be under one, easy sign-on.

These new eProducts are offered via our secure connection. Because they are electronic, you can get what you need as quickly as you can snap your fingers. AND, eProducts are also environmentally friendly!

Ring in the New Year with Woodlands Credit Union. Take advantage of our 'Triple-e' and check out our new website. This year, enjoy more value added products and services for YOUR benefit, from Woodlands Credit Union. Happy New Year Everyone!



**Roll Your Change Week  
A Community Savings Effort  
With 2 Woodlands Winners!**

Every October there is one week designated as “Roll Your Change Week”. Financial institutions from across the North Country of NH work together to encourage our communities to save their money. At the end, drawings were held at each participating financial institution for a \$100 US Savings Bond.

Would you believe that at the Berlin and Gorham Woodlands Credit Unions alone, over \$9,000 of coin was deposited during that week?!!! Woodlands members were the biggest savers of all. All deposits combined totaled \$35,183.50 in coin saved during Roll Your Change week. This truly is AMAZING.

Our two Savings Bond winners were both ‘Young’ members. Adam Young was the lucky Berlin winner and Susan Young won in Gorham! Congratulations to all who participated and boosted their savings accounts.

*Below: Berlin Roll Your Change Week Winner is presented his savings bond certificate by Deb Goupil.*



**International Credit Union Day  
& the GREAT CASH GIVEAWAY!**



*Above Left: Tim Collia presents Sue Houle with her winnings. Above Right: Wish Child Brendan and Mom Andrea brought homemade treats for Credit Union Staff & Volunteers. Below: Gorham WCU got ‘flocked’ on ICU day to help raise money for the American Cancer Society.*



**Encouraging Youth Savings  
‘Witchy Bear’ Winners!**

October sure was a good month to save—especially for our younger members. If they deposited coin into their savings for Roll Your Change Week, they got entered into that drawing AND for our Youth Savings Promotion!

Each branch drew one lucky child from all those that made a deposit of at least \$5, as a winner for the ‘Witchy Bear’ and fun gifts.

Here are our winners:

- Berlin—Nolan Grenier**
- Gorham—Lily Brungot**
- Conway—Connor Clark**
- Plymouth—Rachael Kidney.**

Congratulations to Nolan, Lily, Connor and Rachael.



*Above: Berlin winner Nolan Grenier is all smiles in his ‘witchy bear’ cap, holding his prizes..*

## OUR FOCUS IS ON *YOU!*

### One Stop Woodlands Credit Union Financing. *Where and When You Need it.*



#### Prepare, Print and Efile Your Simple Return for FREE with TurboTax Federal Free Edition

When it comes to finances, we're all ready for some good news. So how about not only getting the maximum refund you deserve, but also filing your taxes for FREE. This year as a valued credit union member, you'll find out just how untaxing your taxes can be when you file your simple federal return with TurboTax Federal Free Edition.

- \* **Prepare, print and efile your simple federal return for FREE.**
- \* **Maximum Refund you deserve.**
- \* **Audit Support Center download included.**
- \* **Help & Advice available online. With answers to your questions 24/7.**
- \* **Fast Refund in as few as 8 days when you efile and use direct deposit.**

Make tough times a little easier. TurboTax is the uncomplicated, unexpensive, untaxing way to get your taxes done. Fast, easy and free. With the security of knowing you'll get the MAXIMUM REFUND you deserve. It's easy! It's FREE! Get started at [www.woodlandscu.com](http://www.woodlandscu.com), or call 1.800.613.4406 FMI..

Through the Credit Union Direct Lending (CUDL) program, Woodlands Credit Union has partnered with dealerships in our communities to offer you a convenient way to purchase a vehicle and get your financing through Woodlands Credit Union. This program utilizes Woodlands Credit Union's current low auto loan rates and terms when financing your vehicle. Best of all, the CUDL program is easy for both members and dealers to use!

### Nothing Could Be More Simple

1. **Decide on the make and model of the vehicle you want.**
2. **Visit any participating CUDL dealership.**
3. **Ask and Apply for Woodlands Credit Union low-rate financing through the CUDL system. Within minutes, you'll have a financing decision.**

Once the financing is approved, the dealer receives the Credit Union's terms and conditions, completes the sales contract, and you drive the vehicle off the lot. Don't worry about the paperwork—through CUDL, Woodlands Credit Union, and the dealer, it is all taken care of electronically. We make this convenient service available to alleviate some of the stress that accompanies the auto buying experience and to allow you more time to enjoy your new or used vehicle!

### Look for the CUDL logo



**FAST, FRIENDLY CREDIT UNION FINANCING.**

Be sure to look for the CUDL logo seen above when shopping at the dealerships. This logo signifies that the dealer can offer Woodlands Credit Union financing. Make sure to identify yourself as a Woodlands Credit Union member and ask for your financing through the CUDL system.

To find a local participating dealership, simply call 1.888.CUDIRECT, or visit [www.woodlandscu.com](http://www.woodlandscu.com) to connect to the CUDL website where vehicle information through the autosmart link is also available.

#### Pumpkins for CFF

Through October's pumpkin sales

We sent a  
**\$263**

Donation to the Cystic Fibrosis Foundation.  
Thank YOU!



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

## Part II On Your Credit Score

A credit score is a number used by a lender to help determine what kind of risk a borrower would present. The higher the score, the lower the risk. Usually a higher score translates to a lower interest rate. Therefore a higher credit score could save you money!

This is the 2nd in a series of informational articles to bring you a better understanding of YOUR credit score and how it affects YOU.

### What your CREDIT SCORE ignores:

- Race, religion, gender, marital status, national origin
- Where you live, salary, occupation, title, employer or employment history
- Interest rates charged on loans
- Whether or not you use a credit counseling service
- Certain types of inquiries, such as 'consumer initiated'

### How to IMPROVE your CREDIT SCORE:

- Pay your bills on time
- Don't miss payments—get current and stay current
- Know that paying off a collection item won't remove it from your report
- Keep balances low on credit cards
- Pay off debts rather than moving it around between lenders
- Do NOT close unused credit cards
- Don't open a number of new credit cards you don't need, just to increase your available credit.

**Part III will appear in the next issue of "Your Money At Work".**

# Rates

As of December 1, 2009

Get current rates at the Credit Union, [www.woodlandscu.com](http://www.woodlandscu.com), CU Lending Center or by request. Call for Mortgage & Home Equity Loans as those rates change daily.

**SHARES (with \$100 min. bal.)**

**SHARE DRAFT Checking** *no minimum balance required*

**IRA Savings**

**SHARE CERTIFICATES & IRA Share Certificates**

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

	RATE	from APY <sup>1</sup>	to APY <sup>1</sup>
6 month	1.00%	1.00%	1.25%
12 month	1.14%	1.15%	1.40%
18 month	1.44%	1.45%	1.70%
2 year	1.59%	1.60%	1.85%
3 year	1.99%	2.01%	2.26%
4 year	2.48%	2.51%	2.76%
5 year	2.72%	2.75%	3.00%

The more services you use, the higher the yield!

**NEW & USED VEHICLES \***

**24, 36, 48 or 60 months**

**72 months**

**RVs and ATVs \***

**Home Improvement Loan \***

**Personal (Signature) Loan \***

\*Annual Percentage Rate determined by Credit Score. Downpayment may be required.

**GO GREEN!**  
1% lower for HYBRIDS

APR<sup>2</sup>

as low as **3.99%**

as low as **4.99%**

as low as **5.99%**

as low as **9.99%**<sup>3</sup>

as low as **9.99%**

**Woodlands Credit Union MasterCard®**

**Woodlands Credit Union VISA® Platinum!**

**Home Heating Loan**

APR<sup>2</sup>

**13.75%**

**9.90%**

as low as **2.00%**

<sup>1</sup>Annual Percentage Yield <sup>2</sup>Annual Percentage Rate; maximum term available based on model year of vehicle, for full details - see/call a loan officer. <sup>3</sup>1% discount if 'green'.

Membership eligibility required. Rates are subject to change. Certain conditions may apply. Federally insured through NCUA.

### Berlin, Conway & Plymouth

**LOBBY** **DRIVE-UP**  
Mon.-Wed. Mon.-Thurs.  
9:00am-4:30pm 8:30am-5:00pm

**Thurs. & Fri.** **Friday**  
9:00am-5:00pm 8:30am-6:00pm

**Saturday** **Saturday**  
9:00am-Noon 8:30am-Noon

### OFFICE & DRIVE-UP HOURS

### Gorham

**LOBBY** **DRIVE-UP**  
Mon.-Wed. Mon.-Wed.  
9:00am-4:30pm & Fri.  
8:30am-5:00pm

**Thurs. & Fri.** **Thursday**  
9:00am-5:00pm only  
8:30am-6:00pm

**Saturday** **Saturday**  
9:00am-Noon 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  
eStatements \* eChecks \* eMail Mailing List \*FREE Notary Public Service\*