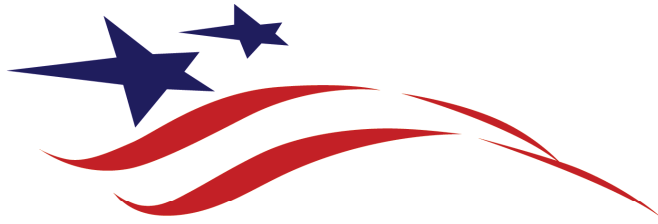


Summer 2010

Newsletter Issue 22



WAYNE COUNTY COMMUNITY FEDERAL CREDIT UNION

Loan Rates

★ **NEW CAR** Up to 72 Months **SPECIAL!** **4.50%**

★ **USED CAR** Up to 60 months **SPECIAL!** **5.50%**

NEW MOTORCYCLE, ATV, BOATS, RVs **7.50%**

USED MOTORCYCLE, ATV, BOATS, RVs **9.00%**

★ **SIGNATURE LOANS** **Special!** **7.99%**

VISA **9.99%**

SHARE SECURED **2.00%***
**over rate on deposit*

Home Equity Line of Credit—no closing costs or fees and WE pay for the appraisal! Call today for details!

Saving Rates

dividends are being paid on the following basis

Savings (min \$25.00 bal)

APR **0.50%** APY **0.501%**

Share Certificates Rate / APY

6mo (\$500min) **0.75 / 0.75**

12 Months, \$1000 Min **1.25 / 1.25**

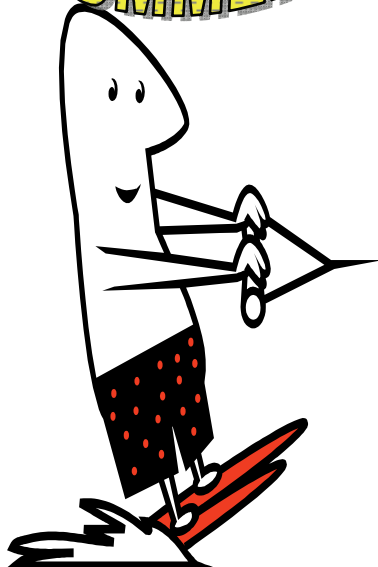
\$10,000/12mo Jumbo **1.50 / 1.50**

24 mo, \$1000 min **1.75 / 1.75**

36 mo, \$1000 min **2.00 / 2.00**

Rates are subject to change...

It's finally
SUMMER!



IF YOU HAVE A DEBIT CARD

We need you to “Opt In” if you want to continue to have our Overdraft Protection available to you for debit card /ATM purchases.

Due to new Federal Regulations these services will only be offered to those members who have “opted In” to the program by August 2010.

For more information contact us or visit our website at www.wccfcu.com

1-800-793-7015 toll free
(330) 669-2117 Phone
(330) 669-9216 Fax
PO BOX 214
Smithville Ohio 44677
www.wccfcu.com
info@wccfcu.com

The best card to carry is ours. Really.

The Credit Union VISA is set at a **LOW** rate of just **9.99%** with **NO** annual fee

Apply today and stop paying all of that interest to the “other guys”!



We also have a great PRE-PAID VISA card you can load and reload straight from your credit union account!

Great for traveling, budgeting or a student off at college!

The Credit Union will be closed:

Monday, July 5th

Independence Day

Monday, September 6th

Labor Day

Member's Funds are insured to at least \$250,000 by the **NCUA**,
A US Government Agency.

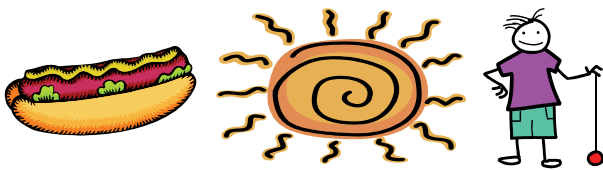




We are always looking for ways to save here at the credit union.

Beginning August 1st we will only be mailing you a receipt upon request. This helps us to save money on postage, paper and labor. If you still want to have a receipt mailed, just ask and we will be happy to do it.

THANKS for helping us Save green & be green!

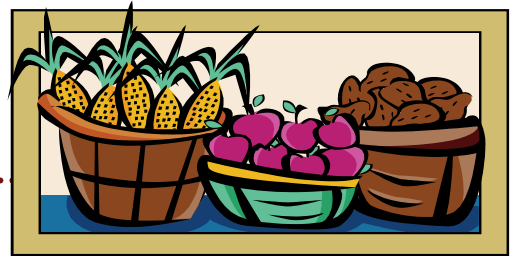


Time for our Summer Events:

- July 9th 11-2 Community Picnic
- August 10th Piggy Bank Picnic

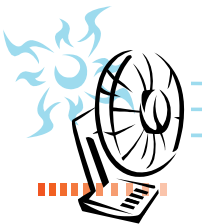
Garden growing great?

If you find yourself with a garden that is producing an abundance of produce don't panic...we can help! During "harvest time" this season we will have a table available for our members to bring in their surplus of veggies to exchange and share with other members. Maybe you have more tomatoes than you can handle and someone else is buried in beans, well this is a great way to be able to trade and get what you need while getting rid of what you don't!



Cutting air conditioning costs this summer

Hot under the collar from your electric bills during the summer months? Here are some ideas for saving on air conditioning while keeping yourself and your family cool:



1. Turn off the air conditioners when you're not in the house. Sounds simple, but if you have central air, it's not always the first thing on your mind when you leave the house for a few hours. If you have window units, turning them off when you leave the room can become as much of a habit as shutting off the light.

2. Until the weather becomes unbearably hot, use fans. Fans cost much less to run than air conditioners do. And while they won't cool off an entire house the way AC units do, a few strategically placed fans can do the trick on not-too-hot days. Inexpensive box and pedestal fans are a great way to focus the cool where you are.

Since fans cool people, not rooms, they should be turned off when you're not in the room. They're also great to cool bedrooms at night.

3. Is your house well-insulated? Good insulation will make a difference in how hard your air conditioner works to keep your home cool. The cost of insulating your attic can be saved in a short time when the temperatures rise.

4. Clean and replace filters at least once a month so your air conditioner operates as efficiently as possible. Make sure your furnace filter is replaced if you have central air since AC uses the same duct work and can benefit from a less restrictive filter in the summer.

5. Cut back on heat-generating appliances and incandescent light bulbs (which add heat to your home) as much as possible during the hottest parts of the day. When possible cook outdoors on the grill or enjoy a meal that doesn't involve the oven!

6. Cracks along windows, door frames, and electrical outlets cause your air conditioner to work harder in the summer by letting in the heat, and your heater to work harder in the winter by letting the heat out. Take the time to seal and caulk any possible openings in your home so you don't waste money air conditioning the great outdoors.

Saving money in the summer can be cool! By giving it a little thought and planning, you'll keep your energy bills under control and your family comfortable.