

WAYNE COUNTY COMMUNITY FEDERAL CREDIT UNION

Loan Rates

NEW CAR	Up to 72 Months	5.50%
USED CAR	(05 and newer)	6.50%
USED CAR	(2004 or older)	7.50%
NEW MOTORCYCLE/ATV/BOATS / RVs		7.50%
USED MOTORCYCLE/ATV/BOATS / RVs		9.00%
SIGNATURE LOANS	(up to \$5000/signer \$10,000 max)	10%
VISA		9.99%
SHARE SECURED		3.5%

Savings Rates

Your dividends are being paid on the following basis

Savings (min \$25.00 bal)		
APR	1.50%	APY 1.51%
Share Certificates		Rate / APY
6mo (\$500min/\$10kmax)	4.00	4.04
12 Months, \$1000 Min	4.35%	
\$10,000/12mo Jumbo	4.50%	

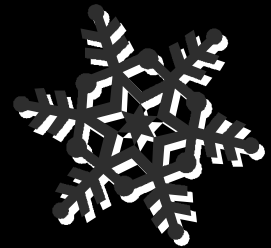
Rates are subject to change...

Merry Christmas from your CU Staff!



Not pictured and NEW to the CU Staff...
Margaret Sniff! Please welcome her
the next time you're in the office!

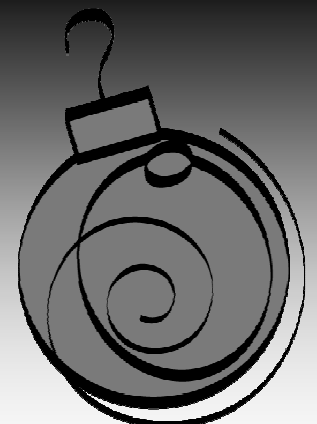
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2009

CALENDARS ARE HERE!

Pick yours up the next time you're in the office. We have the Saturday Evening Post and the Muscle Cars again along with several others ... get them while you can, they will go fast!



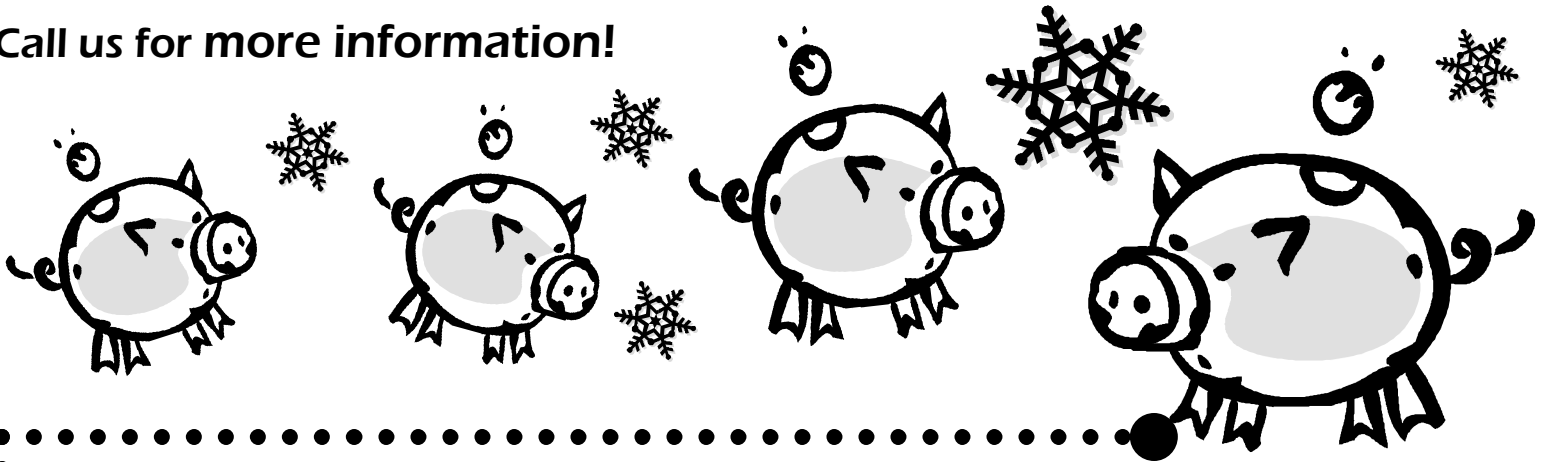
Piggy Bank Club Memberships Make Great Gifts!

If you have a child in your life who has not yet opened a Piggy Bank Account at the Credit Union stop in and see us, they make a great gift! We can even gift wrap a Piggy Bank in the child's favorite color or fill it with cash or coins to give them a head start. The minimum to open the account is \$10 and the child does not need to be present to open it.

We have an annual picnic/party in the summer for the club members and will be having a "Milk & Cookies with Santa" event close to Christmas each year. Plus a prize each time the child brings his bank in to the CU to deposit!

It is a fun way to teach a child the value of saving and get good financial habits started early!

Call us for more information!



Some Gift Ideas from the Staff that won't BREAK the BANK

"A home-made calendar made specifically for person with pictures from the past year and meaningful dates noted for them throughout the year is a great way to make someone feel loved all year long" Chris Blough

"Take your kids to the Dollar Tree and give them \$5 to pick out their own gifts to give to their family. They get excited that they get to pick out the gifts themselves and even more excited when they get to watch the people open them!" Deb Schaffter

"Get together with a friend and bake cookies and make some candy. Have kids help! Put them on cute trays and give them out as gifts!" Trista Quinn

"Give a voucher that can be redeemed for a special favor... car wash, foot massage, prepare dinner..." Bonnie McGinty

"Get Together with friends or family and start a family scrapbook of all the fun times you have spent together in past years. Grab all the photos from past family Christmas parties and everyone picks their favorites to include in the book. It's a good time that brings back memories and smiles and laughs together." Elise Staley

"If you have a talent, make something to give! A blanket, a sweater or hat or scarf or wooden shelf or toy or anything made by hand is more valuable than a store-bought gift." Margaret Sniff

"A house plant in a hand-painted or decorated pot" Audrey Workman

"Collect tins throughout the year and then fill them up with treats or small gifts to give" Sue Luangraj