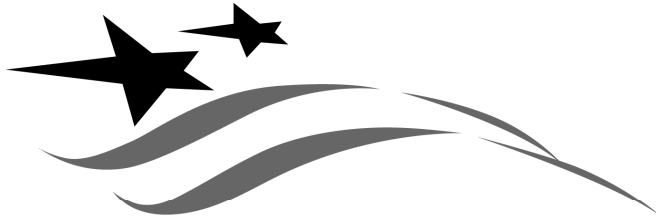


SUMMER 2009

Newsletter Issue 15



WAYNE COUNTY COMMUNITY FEDERAL CREDIT UNION

Loan Rates

Savings Rates (effective April 1st)

Your dividends are being paid on the following basis

NEW CAR	Up to 72 Months	<i>Special!</i>	4.99%
USED CAR	(06 and newer)	<i>Special!</i>	4.99%
USED CAR	(2005 or older)	<i>Special!</i>	5.99%
NEW MOTORCYCLE/ATV/BOATS / RVs			7.50%
USED MOTORCYCLE/ATV/BOATS / RVs			9.00%
SIGNATURE LOANS		<i>Special!</i>	7.99%
VISA			9.99%
SHARE SECURED			2.50%

Savings (min \$25.00 bal)

APR 0.50% APY 0.501%

Share Certificates Rate / APY

6mo (\$500min/\$10kmax) **1.00 / 1.00**

12 Months, \$1000 Min **1.50 / 1.50**

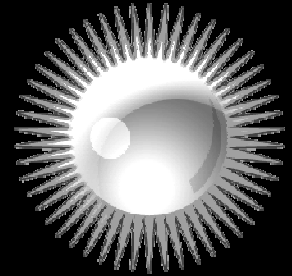
\$10,000/12mo Jumbo **1.75 / 1.75**

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

36 mo, \$1000 min **2.25 / 2.25**

Rates are subject to change...

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



SUMMER IS HERE!

Don't forget if you need cash at a time we are closed you can get it for **FREE** from the ATM located at Sam's Pizza in Smithville. They are open until 9pm Monday thru Thursday and until 10pm Fri-Sat. They are open from 4pm to 9pm Sundays.

Community Picnic Time Again

With summer officially here once again it is time for us to shake off the cold, and blow the dust off the grill and get ready for our 3rd Annual Community Picnic. The credit union will be grilling hot dogs and providing chips and dessert along with some great door prizes. The event will start at noon and end at 3:00pm and will be held once again at the credit union. If the rains come we will reschedule for July 29th, one week later. Invite your family, neighbors and friends for what is probably one of the world's last true free lunches!

It is sure to be a great time and we look forward to seeing you there!

July 22nd 2009

12:00pm—3:00pm



This is a great program to compliment our Piggy Bank Club!



Have you had “the talk” about money with your kids?

Having a tough time figuring out how to encourage saving?

We have your answers.

The Ohio Credit Union League has launched an informational website on financial literacy. The website is www.MoneyandStuff.info. This year’s summer break has been designated as the “Summer of Money”.

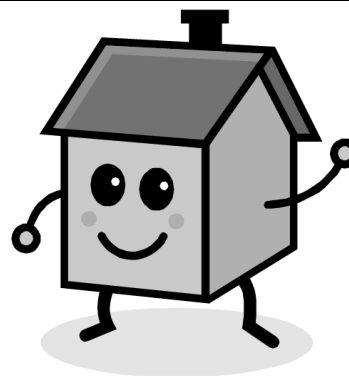
The “Summer of Money” is a program aimed at trying to encourage Ohio’s youth to get on the right path for financial success. Over the summer, although learning is hardly a word in a child’s vocabulary, with the exciting activities and exercises on the site kids and parents alike can learn keys to financial responsibility. With these concepts, the kids can learn ways to stay out of debt, avoid bad habits in spending, and better manage their money later in life. Since we have been putting people before profit since 1966, we feel the need to continue helping our community by teaching financial responsibility to our kids.



We would LOVE to bring you some sunshine with a

7.99% signature loan

This special runs through the end of summer and you can borrow any amount from \$500 to \$10,000. Application and approval required. Call today!



4.5%

**\$10k TO \$100k *
NO CLOSING COSTS
NO WORRIES**

* Variable Rate, tied to prime rate +0.5 with a 4.5% floor. Rate can't change more than 2%/year.

Home Equity Line of Credit



**WAYNE COUNTY COMMUNITY
FEDERAL CREDIT UNION**

Proudly Serving ALL of Wayne County Since 1966
(330)669-2117 WWW.WCCFCU.COM

Call us today for more details. This is a smart way to get your bills consolidated and get yourself on track. We can loan up to 80% of the appraised value of your home and can do it at a rate that saves you money.

With prime rate low and no fees, now is a great time to get this started.



SPECIALS *STILL* GOING!

4.99% ON 2006 AND NEWER

5.99% ON 2005 AND OLDER

Call or email Audrey at audreyw@wccfcu.com for more information or visit our website to apply