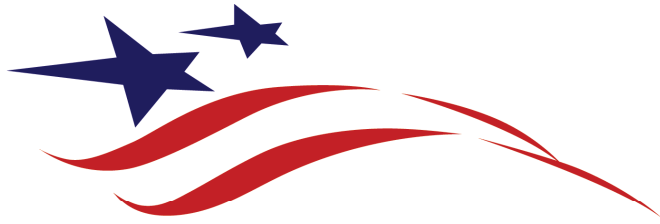


Early Summer 2010

Newsletter Issue 21



WAYNE COUNTY COMMUNITY FEDERAL CREDIT UNION

Loan Rates

Saving Rates

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

dividends are being paid on the following basis

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

Savings (min \$25.00 bal)

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

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

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

Share Certificates Rate / APY

SIGNATURE LOANS **10.00%**

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

VISA **9.99%**

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

SHARE SECURED **2.00%***

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

*over rate on deposit

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

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

Home Equity Line of Credit—no closing costs or fees and WE pay for the appraisal! Call today for details! *Rates are subject to change...*



Discount Tickets!

Is it vacation time?

If the answer is YES, we would love to help! Whether it's getting you set up with a pre-paid VISA so you can travel safer or getting you set up with a small loan to take care of the expenses...we want to help you get where you want to be this summer!

The link to purchase your discount Cedar Point tickets is ready to go on our website.

Just go to www.wccfcu.com and click on the link to get your e-tickets, then pack up the cooler and head to the "Roller Coast"

Don't forget to send us a post card !

Just another Benefit of Membership!

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

Is one in YOUR wallet?...

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:

Memorial Day, May 31st

Independence Day, July 5th

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.

One way we recently thought of was to stop printing & mailing receipts for deposits that members put in our night drop or mail to us (unless one is requested). This saves us not only the expense of the envelope, but the 44 cent stamp! Plus it cuts down on our paper waste and just might save some trees! If you want a receipt mailed just indicate it on your deposit slip and we will be more than happy to send it to you, you can also check the transaction on our online banking!

THANKS for helping us



Save green & be green!

We need you to “**Opt In**” if you want to continue to have our Overdraft Protection and Courtesy Payment available to you.

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

More information will be coming on this important topic so stay tuned!

Traveler’s Checks—OUT

Prepaid VISA—IN

Few retailers are accepting American Express Traveler’s Checks these days...

So we found a better way to pay while you are away!

Our TravelMoney VISA cards can be loaded and reloaded with the cash you want to have ready when you travel.

The credit union won’t be offering AMEX Traveler’s Checks after May 25th.

Congrats to all of our graduates!

We’re proud of all of the student members we have graduating this year and extremely proud to have so many educators as members!

There is little that one can do in this life worth more than taking the time to educate a child, and little a child can do more valuable than listen.

