



FEDERAL CREDIT UNION

You've Got Connections!

### INTEREST RATES

Effective December 4, 2008



Loan rates may be higher depending on your credit score.



#### Cars, Trucks, Vans, RV's, Motorcycles, and Boats

New 2009—2007; 60 Month	5.20%
New 2009—2007; 72 Month	6.20%
2007—2006; 60 Month	5.65%
2005—2004; 60 Month	5.65%
2003—2001; 60 Month	6.65%
2000—1996; 36 Month	7.65%
Vintage; 36 Month	8.65%

#### Mortgages

5 year	6.000%
10 year	6.125%
15 year	6.125%
20 year	6.250%
30 year	6.375%

#### Equity Loan

76-85% Loan To Value	
5 year	7.490%
10 year	7.990%
15 year	8.490%

#### Equity Loan

up to 75% Loan To Value	
5 year	6.490%
10 year	6.990%
15 year	7.490%

#### Equity Loan

86-90% Loan To Value	
5 year	8.490%
10 year	8.990%
15 year	9.490%

#### Home Equity Line of Credit 5.00%

Variable Rate

#### Personal Loan

42 Month	10.00%
48 month	11.00%
60 months	12.00%

#### First Time Borrower

12 Month	11.00%
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\$500 Maximum Loan Amount

#### IRA Accounts

Dividend rate	APY **
1.98%	2.00%

IRA Certificate available at Share Certificate rate.

#### Money Market

Dividend rate	APY **	
Balance up to \$25,000	1.242%	1.250%
Balances of \$25,000 to \$49,999	1.489%	1.500%
Balances over \$50,000	1.735%	2.750%

#### Savings & Checking

Dividend rate	APY **	
Share Savings	0.65%	0.65%
Special Share	0.65%	0.65%
Christmas Club	0.65%	0.65%
Classic Draft	0%	0%
Preferred Draft	0.65%	0.65%

\$1,000 minimum balance requirement for Preferred Draft

#### Share and IRA Certificates \$500 min.

Dividend rate	APY **	
6 Month	3.060%	3.100%
12 Month	3.450%	3.500%
24 Month	3.690%	3.750%
36 Month	3.880%	3.900%
48 Month	3.970%	4.050%
60 Month	4.170%	4.250%

#### VISA Credit Cards

VISA Classic	12.9%
VISA Gold	10.9%
VISA Platinum	9.9%

\*\* APY is Annual Percentage Yield based on assumption that dividends remain on deposit.

## Holiday Hours

January 1

New Year's Day - closed

January 19 MLK Day - closed

February 16

President's Day - closed

## January 2009

Newsletter to Members  
Serving affiliated organizations  
and their families since 1935.



At WGE Federal Credit Union, we believe in America and in the American worker.

In these tough economic times, it is incumbent upon all Americans to pull together. You have all heard there is a credit crunch. At WGE, we say, "No Credit Crunch Here!"

WGE is well capitalized, growing, and looking for ways to say, "YES!" to your lending needs.

Remember, we have the financial strength to protect your deposits and we are here to serve your needs.

## WGE MEMBERS RECEIVE HIGHER SAVINGS COVERAGE

WGE Federal Credit Union is now qualified to insure regular member savings accounts up to \$500,000—the highest combination of federal/private savings insurance available to consumers.

This coverage is a combination of \$250,000 per member provided by the



National Credit Union Administration, an agency of the federal government, and \$250,000 per member provided by the Excess Share Insurance Corporation (ESI), a licensed property and casualty insurer. Joint, retirement and certain other account relationships are insured separately and are subject to other federal guidelines, and also qualify for this supplemental coverage.

ESI accepts only credit unions meeting strict underwriting criteria, and therefore insures many of the nation's most respected credit unions. "WGE's acceptance into the program reflects the credit union's commitment to safety and security," said Jeff Sikora, President/CEO. "This increased level of deposit insurance is just another example of how we are determined to provide our members with the highest quality of financial services available," said Sikora.

Full details on this coverage are available by calling 765-289-2148 or by visiting the credit union.

# Twelve Weeks of Sweet Holiday Loans

On the twelfth week of Holiday Loans, my credit union gave to me twelve double bubbles, eleven peppermint puffs, ten licorice laces, nine assorted Dum-Dums, eight milk chocolates, seven sour patches, six chewy chocolates, five... jelly... beans, four candy canes, three fireballs, two Laffy Taffys, and a great loan rate!

**Don't miss out on a great loan rate and a jar filled with sweet treats!**

# 7.9

rates as low as  
%  
APR

\*Offer valid November 1, 2008 to January 31, 2009. Rates stated are dependent on credit score. Normal lending and membership qualifications apply.

## clip & WIN

To better serve our members better,  
WGE would like to know...

### How likely are you to apply for a loan online?

- Very Likely
- Somewhat Likely
- Neither Likely Nor Unlikely
- Somewhat Unlikely
- Very Unlikely

Please fill out this form and drop it off at any WGE branch by March 31 for a chance to win \$25. You must answer the question to be eligible to win.

Name \_\_\_\_\_ Phone \_\_\_\_\_



**Kim Rattray,**  
*Director of HR  
and Training*



**Tiffany See**  
*Teller*

**NEW FACES**  
**NEW PLACES**

# 2009 BOARD ELECTIONS

**WGE FEDERAL CREDIT UNION ANNUAL MEETING WILL BE HELD ON SATURDAY, APRIL 25, 2009. THE WESTERN-THEMED MEETING WILL BE HELD IN THE HORIZON CONVENTION CENTER.**

At this year's Annual Meeting, two Board of Director positions are open for election. The Nomination Committee has submitted a list of candidates to the Secretary of the credit union. If any member is interested in having their name placed on the ballot to become a Board of Director, you may do so by petition signed by one percent of the members with a minimum of 20 and maximum of 500. Each nomination by petition must submit a statement of qualifications and biographical data with the petition. Each nominee or nominees are required to sign a certification stating that they are agreeable to nomination and will serve if elected to office.

Nominations must be filed with the Secretary of the credit union at least 40 days prior to the Annual Meeting. The secretary, at least 30 days prior to the Annual Meeting, will mail a printed ballot to all members eligible to vote. Ballots must be returned no later than midnight five days prior to the date of the Annual Meeting. Results will be announced at the Annual Meeting.

Election will not be conducted by ballot and will be no nominations from the floor when there is only one nominee for each position to be filled.

Unlike banks or other financial institutions, your credit union is a cooperative that is owned and governed by you, our members. Credit union board members are volunteers that are elected by the membership to govern and direct your credit union. As a board of director, these individuals are not compensated for their countless hours of dedication they spend on behalf of you, a member of WGE Federal Credit Union.



### **George McKibben - Secretary**

George is finishing his first term on the board of directors for WGE. He has been employed at Borg Warner for 26 years, and is serving as vice president of the union, alternate committeeman, chair of the steward body, and steward. He completed his first semester at Ivy Tech in December. He is working towards an associates degree in Business Administration.



### **Jim Butler**

Jim is finishing his first term on the board. He retired from Borg Warner after 33 years. He was an EAP rep for 19 years. Jim has a bachelor's degree in Social Work and a master's degree in Executive Development. He is currently employed at Eastern Engineering.