



FEDERAL CREDIT UNION

You've Got Connections!

**INTEREST RATES** 

Effective June 1, 2009

Loan rates may be higher depending on your credit score. Rates subject to change without notice, call 765-289-2148 for the most up-to-date rates.

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

New 2009—2008; 60 Month	5.20%
New 2009—2008; 72 Month	6.20%
2008—2007; 60 Month	5.65%
2006—2005; 60 Month	5.65%
2004—2002; 60 Month	6.65%
2001—1997; 36 Month	7.65%
Vintage; 36 Month	8.65%

**Mortgages**

5 year	5.000%
10 year	5.000%
15 year	5.000%
20 year	5.125%
30 year	5.500%

**Equity Loan**

76-85% Loan To Value	
5 year	7.000%
10 year	7.500%
15 year	8.000%

**Equity Loan**

up to 75% Loan To Value

5 year	6.000%
10 year	6.500%
15 year	7.000%

**Equity Loan**

86-90% Loan To Value

5 year	8.000%
10 year	8.500%
15 year	9.000%

**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 **
.500%	.500%

IRA Certificate available at Share Certificate rate.

**Money Market**

Dividend rate	APY **
Balance up to \$25,000	.750%
Balances of \$25,000 to \$49,999	1.000%
Balances over \$50,000	1.240%
	1.250%

**Savings & Checking**

Dividend rate	APY **
Share Savings	0.50%
Special Share	0.50%
Christmas Club	0.65%
Classic Draft	0%
Preferred Draft	0.50%

\$1,000 minimum balance requirement for Preferred Draft

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

	Dividend rate	APY **
6 Month	1.635%	1.650%
12 Month	1.980%	2.000%
24 Month	2.230%	2.250%
36 Month	2.470%	2.500%
48 Month	2.710%	2.750%
60 Month	2.960%	3.000%

**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**

July 4 - 6

Independence Day Weekend - *closed*

September 5 - 7

Labor Day Weekend - *closed*

**July 2009**

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

**Now Apply for Loans Online with WGeLoan**

Life can be complicated. Work, family, and friends all make demands on your time. WGE Federal Credit Union knows you need access to your credit union 24/7. That is why we have created WGeLoan



- Online Loan

Application. WGeLoan is available anytime and anywhere.

And, WGE has a cool way of introducing this new, free service to its members. Be looking for your custom postcard with your personal Webpage on it after July 8. Every member, 18 or older, will receive a postcard

with a unique Webpage and password.

Check out the personal Webpage, answer a few simple questions, and be entered to win one of five \$100 WGE Visa gift cards. Your personal Webpage will be available for 90 days, so check it out when YOU have time.

**WGE Call Center Open 24/7**

The WGE Federal Credit Union Call Center is now available 24/7 to



serve our members' needs. By contacting the Call Center, you may initiate opening an account, re-

quest stop payments, set up home banking, transfer funds, order checks, make payments, and check balances. Our trained employees can problem solve at the source, rather than transferring members to multiple people or departments. Members can expect short wait times and employees who will offer personal service.

WGE offers several ways for members to apply for loans. Apply in person at any branch, online with WGeLoan, or through the Call Center. The processes are quick and easy. Choose which ever one is most convenient for you.

# WGE PIN Select



WGE wants to make your life a little easier with WGE PIN Select. This new, free service allows members to choose their own PIN number for their WGE ATM and debit cards.

Bring your WGE ATM or debit card into any branch Monday thru Friday or the Bethel Branch on Saturday to select your new PIN number. The process takes less than five minutes to complete.

To help you select a secure PIN, WGE offers the following advice:

## How to Choose Your WGE PIN

Choosing a personal identification number (PIN) for your WGE ATM or debit card should take some consideration. With identity theft rampant, it is important to choose a PIN that cannot be easily guessed. There are several ways to choose a PIN that a thief may not reasonably be able to guess.

Since it gets more difficult to keep in mind all the numbers you must remember, a PIN number should be memorable. It can be a date that holds personal significance, but also private significance.

Another possible PIN choice is the

birthday, either day and month, or month and year of a close friend, or of a distant ancestor. This is another type of PIN that is memorable but unlikely to be easily guessed.

PIN choice that seems resistant to breakage can be a number of businesses you need to know. For example, if you need to call the cleaners or the kids' school, and must know these numbers, then the last four digits of the number may make a good choice too. You could also use the first two digits and the last two digits of a business telephone number for a PIN.

You could also choose a PIN that reflects an important date in history. For example you could use a PIN that reflects the end of a war, or the date your favorite book was published. Another choice would be a holiday you particularly enjoy like Halloween or St. Patrick's Day.

Keep in mind that a poor PIN may be open to theft. If a person has physically stolen your wallet or identity by reading mail, or by intercepting personal data on the Internet, the person may be in posses-

sion of knowledge about not only yourself, but also close family. Some details are fairly easy to research, like family members' ages or birthday. Thus a PIN should not be chosen from a family member's birthday in any combination.

Your social security number or phone number may also be known. Any combination of these numbers should be avoided as well. Leave out phone numbers of close family, whose numbers may show up on stolen phone records. Also leave out numbers of close friends you frequently calls, as if a cell phone is stolen, these will show up in a call log.

By choosing something with personal significance, remembering your PIN is fairly easy. However, by avoiding numbers with overtly and guessable personal significance, it is unlikely that a person in possession of your ATM card will be able to simply guess your PIN. By keeping a PIN unguessable to others, you will have the time to notice the missing card and report it, prior to having your money stolen.



If you are planning to use your WGE Visa credit card while traveling outside of Indiana, please contact WGE at **765-281-6015** to lift the restrictions placed on your card due to increased out-of-state fraud.

## Catch a great rate with WGE!

rates as low as

# 7.20% APR\*

for one year

\*Promotion ends August 31, 2009.  
Rates stated are dependent on credit score.  
Normal lending and membership qualifications apply.

# MOVE! Help WGE Support the Alzheimer's Association Memory Walk on September 27

Walk with WGE for a third year in a row toward a world without Alzheimer's disease! WGE is getting ready for this fall's Alzheimer's Association Memory Walk

**FACT:** Every 70 seconds, someone develops Alzheimer's. Alzheimer's is the seventh-leading cause of death.

event on Sunday, September 27 at Morrow's Meadow in Yorktown, and we want you to get in on the action. Register as a team, an individual or join our WGE team today! You can register at [www.alz.org/indiana](http://www.alz.org/indiana) or join Team WGE.

For the second year, WGE will spon-



Children redeem tickets they won playing free games at the 2008 Memory Walk Kids' Tent sponsored by WGE Federal Credit Union.

sor the Kids' Tent at the Memory Walk. Kids of all ages may come by the kids' area to play free games and win prizes during the walk.

Memory Walk is the nation's largest event to raise awareness and funds for Alzheimer care, support and research – and it calls on people of all ages to take action in the fight. Year-round, our participants are involved in efforts to help defeat this devastating disease.

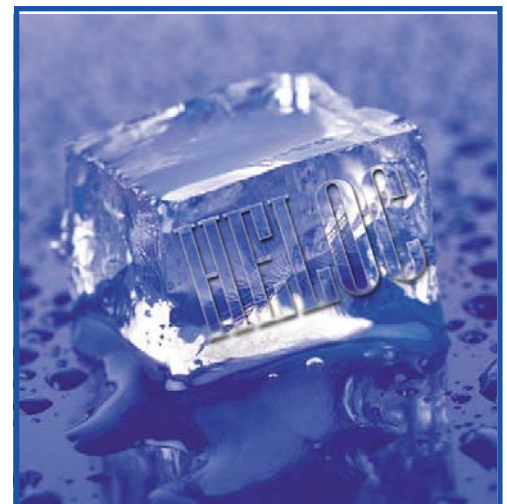
Join the cause today by signing up and pledging your support! You may also support the Memory Walk by purchasing a Forget-Me-Not to be displayed in one of the branches.



President/CEO of WGE Federal Credit Union, Jeff Sikora, spent 30 hours on the roof of the Bethel Branch drive-up to raise \$5,000 for Relay for Life. While we fell slightly short of the \$5,000 goal (at press time, the total was \$4,921), awareness for the

event was certainly raised and the \$5,000 goal should be met by the time of Relay, June 26.

Below are photos from the two-day event which included a car show, cake auction, cake walk, corn hole tournament, rummage sale, and food sales.



## Frozen Assets

As home prices continue to decline some institutions are hedging their bets against further loss by freezing the HELOCs (Home Equity Line of Credit) of borrowers. Many institutions have their lending decision made by corporate office. WGE Federal Credit Union is different. WGE is owned by its members. WGE knows Delaware County and its housing market. WGE believes in its members and its community. If your line of credit has been frozen or reduced, call our mortgage department at 765-289-2148, option 2.

# Understanding... Home Equity Loans

## Equity Loans

An Equity Loan is a type of loan in which the borrower uses the equity in their home as collateral. These loans are useful to help finance major home repairs, medical bills or college education. A home equity loan creates a lien against the borrower's house.

Home equity loans are most commonly second position liens, although they can be held in first. The funds are distributed at the time of closing. They have fixed rates and can be set up for 5, 10, or 15 year terms. Members do not pay normal closing fees.

## Home Equity Line of Credit (HELOC)

This is a revolving line of credit. The borrower can choose when and how often to borrow against the equity in the property. It may be possible to borrow up to 90% of the value of a home, less any first mortgages. The draw period is available for 10 years at a variable interest rate. The minimum monthly payment is the interest that is due or \$50.00, which ever is greater, during the draw period. The payment is fixed during the 15-year repayment period. Members do not pay any normal closing fees.

For more information, call the mortgage department at 765-289-2148, option 2.



## clip & WIN

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

### Where do you have your Direct Deposit?

- WGE
- Bank
- Other Credit Union
- Don't have Direct Deposit
- Other \_\_\_\_\_

Please fill out this form and drop it off at any WGE branch by September 30 for a chance to win \$25. You must answer the question to be eligible to win.

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

## Welcome to the WGE Family!

The employees and their families of the following organizations are now eligible for membership at WGE Federal Credit Union.



9700 W Smith St.  
Yorktown, IN 47396  
765.759.5776



**MUNCIE NISSAN**  
501 W McGalliard Rd  
Muncie, IN 47303



Complete Property Care, LLC

Gibson Speed-E-Print

Miller's Custom Cabinetry, LLC

Unlimited Property Concepts, LLC

## NEW FACES NEW PLACES



**David Parmerlee**  
VP of Marketing & Sales  
Administrative Office



**Jessie Henry**  
Teller  
Bethel Branch



**Jennifer Hirtzel**  
Teller  
Bethel Branch

**NOTICE:** WGE is not responsible for typographical or printing errors. All rates and terms subject to change without prior notification.