

IT'S YOUR MONEY



WINTHROP-UNIVERSITY HOSPITAL EMPLOYEES FEDERAL CREDIT UNION NEWSLETTER

Spring 2007

Winthrop-University Hospital Employees Federal Credit Union

259 First Street
Mineola, NY 11501

Branch Hours:

Mon. Noon - 7 p.m.
Tue.-Thurs. 8 a.m. - 3 p.m.
Fri. 6 a.m. - 1 p.m.

Phone:

516.663.2230

Loan-by-Phone

866.682.0475

After Hour Call Center

866.363.9266

ART

Audio Response

Transactions

**24 HOURS A DAY
7 DAYS A WEEK**

Fax:

516.663.4494

Website:

www.wuhefcu.org

CREDIT UNION CLOSINGS

We will be closed in observance
of the following holidays:

Memorial Day

May 28, 2007

Independence Day

July 4, 2007

Hit the Brakes

on High Rate Auto Loans for the month of April

Avoid high interest dealer financing for your next car and shop with the best bargaining tool around – a pre-approved auto loan from WUHEFCU! Most car dealerships outsource your loan information to another provider, leaving you with a faceless entity if you should ever have problems with your loan. Leave all of the confusion behind and get a low-rate auto loan from your credit union!

- Up to 100% financing including tax, title and license
- Loans for new and used vehicles
- Extended warranty and GAP insurance available

Put the pedal to the metal and call, click or come in today to learn how WUHEFCU can make your next car purchase as easy as 1-2-3!

*Rates as of 4.1.07. Rate subject to change at any time without notice. APR equals annual percentage rate. Rate and term determined by collateral and certain credit criteria. Rate includes .25% April Car Sale Discount and .25% discount for payments made through payroll deduction or direct deposit. **Credit Life Insurance at no cost for an aggregate amount of up to \$50,000. Some restrictions apply.



rates as low as
4.67% APR*
with payroll deduction

Don't Sweat It This Summer

Be on the look out for information on our Summer Skip-a-Pay promotion in your mail! Take the opportunity to skip a loan payment this summer season and instead use the money for a family vacation, home repairs or anything you can imagine! Watch your mail for this exciting offer!



ANNUAL MEETING RESULTS

Thank you to the 128 members who attended the 34th Annual Meeting and for making it such a success!

We would also like to congratulate our scholarship winners:

Michele Aronson - \$1,000,

Kymerly Strauss - \$500,

and Alexander Heydemann - \$500

**We wish them
much success!**

Patricia Dayton was also recognized at our meeting for her 25 years of volunteering on the Supervisory Committee. Pat was presented with a commemorative plaque.

We look forward to next years BIG 35th Annual Meeting – and hope to see many more of our members!



Escape the Hum-Drum

**Let WUHEFCU help you take
the vacation you need!**

Burned out and in need of some serious rest and relaxation? Take a trip to your favorite vacation destination with a Vacation Loan from WUHEFCU! From June until August, receive a **.50% discount** on your loan rate for a term of 12 months. Travel to the tropics, gallivant in the great outdoors, enjoy Europe – whatever your dream vacation entails, WUHEFCU can help you make it happen.

**Call, click or come into
our branch today to
learn more and start
planning your vacation!**

**We're ALWAYS
just around
the corner**



CU Service Centers bring convenience to you – anywhere!

WUHEFCU has partnered with CU Service Centers to bring you a branch in every neighborhood. Travel throughout the state and never have to worry about excessive service fees – with 48 shared branches in the area, there's sure to be one close to wherever your journeys take you.

Visit www.wuhefcu.org and click on the CU Service Centers swirl to find a location near you!



Make **GREAT RATES**
a family affair

ANYONE in your immediate
family can join **WUHEFCU!**

Share the incredible benefits of credit union membership with the whole family! Anyone in your immediate family or living in your household is eligible to join WUHEFCU and take advantage of these great services:

- Low-rate auto, home equity and signature loans
- High-yield savings products
- FREE checking
- Online bill pay
- Online banking
- And much more!

Make your family a part of our
credit union family - apply online
for family membership
at www.wuhefcu.org today!

Build Your Credit on a **Strong Foundation**

*Establish or re-build your credit with
a Credit Starter/Rebuilder Loan
Available April, May and June*

Your credit score is a major part of your current and future financial well-being. Get off to a great start or begin to rebuild your credit with a Credit Starter/Rebuilder Loan from WUHEFCU. This \$500 loan can put you on the fast track to establishing a great credit score or help you pay off limiting debt. And with no credit report ever pulled, you can get a truly fresh start! Call, click or come in today to find out more about how you can be on your way to a better score.

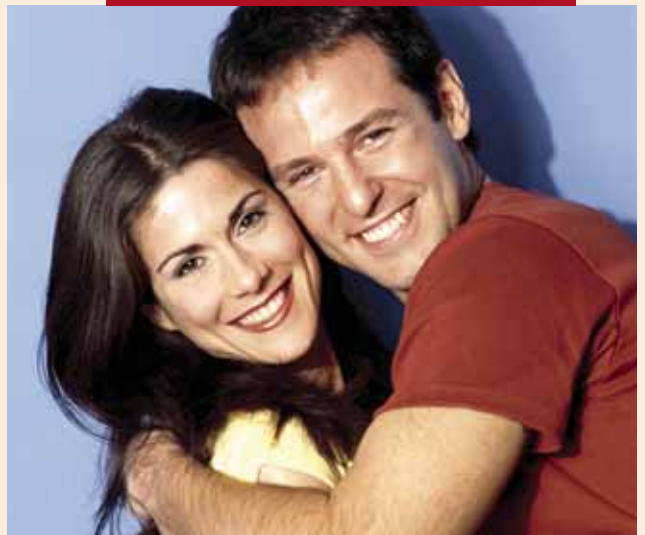
Point, Click, and Get **YOUR Loan**



Apply for loans online at www.wuhefcu.org! Get the best bargaining tool available when shopping for a new car or home – a pre-approved loan from WUHEFCU. Simply click on the “loan” link off of the main webpage and follow the prompts to apply online – it really is that easy!

Don't wait in line
to get the
loan you need—
APPLY ONLINE
at www.wuhefcu.org!

**Build Credit, not debt
at WUHEFCU**





3 Minutes to the Perfect Car

**See how a 3 minute
call can save you BIG!**

Don't search the lots of car dealerships for your next vehicle – let GrooveCar do it for FREE! A simple 3 minute call to GrooveCar can save you hours. Avoid the hassle and aggravation of shopping for a new car and let GrooveCar takeover.

- FREE service offered by your credit union
- No haggle pricing
- GrooveCar's trained representatives get you the best deal possible
- Quick, straightforward answers on trade-ins, incentive pricing, and financing
- FREE "Members Club" card good for 10% servicing, parts and accessories for the lifetime of your vehicle when you purchase through GrooveCar

Give GrooveCar three minutes and they'll give you the car of your dreams! Click on the GrooveCar link at www.wuhefcu.org for more information!

Experian's ScoreRight® Coming Soon!

You understand your need to watch your credit score, but how do you know what financial decisions actually impact your score? ScoreRight is here to help!

Learn about the factors that make up your credit score and understand how different financial decisions can affect your overall credit health. By using the most advanced

scoring models, ScoreRight can illustrate how specific credit-related actions can affect your overall credit score.

Not only is this a great education product FREE to all WUHEFCU members, but ScoreRight can also help members prioritize and expedite disputes across the three credit bureaus.

Call or come in to learn more about how ScoreRight can help you learn to get and maintain a great credit score!

Board Members, Staff and Volunteers

Board of Directors

Stephen Delaney
Chair

Patricia O. Dayton
1st Vice Chair

Patricia Ryan
2nd Vice Chair

Carol Kristianson
Treasurer/Secretary

Brian Malone
Board Member

Supervisory Committee

Peggy Murphy
Chair

Kathleen Schamberger
Secretary

Barbara Gianelli
Committee Member

Staff

Carol Kristianson
President/CEO

Christine Christensen
Supervisor

Suzanne Silva
*Member Relationship and
Accounting Officer*

Fernanda Vieira
Loan Underwriter

Lorian Seecharan
Operations Assistant

Ana Porcal
Teller

Stacy Carter-Banks
Teller

