

IT'S YOUR MONEY



WINTHROP-UNIVERSITY HOSPITAL EMPLOYEES FEDERAL CREDIT UNION NEWSLETTER

Summer 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:

Independence Day

July 4, 2007

Labor Day

September 3, 2007

Groovy Deals Are Here!

Finance your NEXT vehicle with WUHEFCU

Is it time for a new car or truck? WUHEFCU has the solution that will fit any budget. Join us for our July Car Sale and get the perfect vehicle financed with a low-rate auto loan directly from your credit union. It's so easy! Simply visit www.wuhefcu.org and click on the GrooveCar link – search through preferred dealerships in your area and find the best, no-haggle deal on your new or used car. Plus, when you shop at a GrooveCar participating dealer, you can finance your auto loan through WUHEFCU without having to leave the car lot.

Take advantage of our special Car Sale deals July 1st - July 31st:

- 0.50% discount with payroll deduction
- Flexible terms and conditions
- 6 month payment deferral
- Terms up to 84 months
- No-haggle pricing with GrooveCar

Hit the road in your
new vehicle and register
between July 13 - 22 to
WIN a 50" Plasma TV!

No purchase necessary.

ENTER TO WIN A 50" PLASMA TV

DROP THIS ENTRY FORM OFF AT ANY PARTICIPATING GROOVE CAR DEALER LISTED ON REVERSE SIDE BETWEEN JULY 13-22
NO PURCHASE NECESSARY TO ENTER.

CREDIT UNION _____
DEALERSHIP _____
FIRST NAME _____ LAST NAME _____
ADDRESS _____
CITY _____ STATE _____ ZIP _____
HOME PHONE # _____ WORK PHONE # _____
EMAIL _____

Winner will be notified by August 15, 2007. Credit Union, Dealer and Groove Car employees and their families are not eligible to win.
*All loans subject to credit approval. Monthly payments deferred until January, 2008 Interest will accrue over the life of the loan.
The deferment will affect monthly payments and finance charge. Deferment and or rate reductions are not available on balloon loans.
Contact Credit Union for terms and conditions.



GrooveCar
Credit Union Lending... Plus!

FREEDOM FROM FEES

*Enjoy WUHEFCU
FREE Checking and
wave goodbye to fees*

FORGET ABOUT FEES! With WUHEFCU Free Checking you never have to worry about monthly charges or balance requirements. Get the best checking account around with the flexibility and features you need and without pesky fees.

No per check charge

No monthly charges

No balance requirements

No direct deposit required

Plus, get an overdraft line of credit for your WUHEFCU Free Checking Account with a Visa® Debit Card. Managing your money is simple with WUHEFCU!

ROAD TRIP!

Tips to help you safely enjoy your summer travels

Summer is here, which means family vacations and fun in the sun! As you prepare to head out on the open road, use these tips to ensure you have a safe and fun summer break.

Planning Ahead

- Come in to WUHEFCU and get Traveler's Checks – they're convenient, easy to use and give you added financial security when traveling.
- Visit www.wuhefcu.org to find surcharge-free CU Service Center ATMs throughout the country. Achieve freedom from fees even when on vacation!
- Invest in a money belt to stow your cash and other valuables when you are on the go.
- Choose the "credit" option when paying for items with your debit card. No one will be able to watch you enter your PIN and you will have the added security of signing for each purchase.

Have a safe and relaxing summer and enjoy the ride!



Banking Around the Clock

Forget the envelopes and stamps – WUHEFCU Free Online Banking and Bill Pay* puts you in control! With 24/7 access to your accounts you can manage your finances on your time with our convenient system.

Home Banking • Online Bill Pay • FREE Electronic Statements

**Direct deposit required.*

Visit www.wuhefcu.org and register your account for a new level of convenience!



On the Road

- Check the tires on your car to make sure they are inflated to the proper levels – you will get better gas mileage and help avoid the hazard of a flat tire.
- Make any repairs to your vehicle before you leave on your trip. Repairs on the road are costly and take up valuable vacation time.
- Have an Emergency Roadside Kit containing a flashlight, jumper cables, water, basic tools, paper towels and a first aid kit in your car.
- Do not drive to the point of exhaustion – be sure to rest or switch drivers every few hours.
- Do not overload your car. Excess luggage can easily create blind spots.
- If you are towing a boat or trailer you will need to adjust your driving habits accordingly. Plan ahead when you will need to stop or turn and be sure to have your mirrors adjusted properly for increased vision.

save your ENERGY



Yet another summer is here! While staying cool is of the utmost importance, it's also integral to keep your energy bills at reasonable levels. Here are some helpful hints to ensuring your electric bill doesn't skyrocket this summer.

- 1** Buy appliances that have the Energy Star – these are very efficient products that will help you save on energy costs.
- 2** Use fans to help circulate and cool the air instead of additional electricity for air conditioning.
- 3** Remove electrical plugs out of outlets when appliances are not in use – electricity still flows through the cord and wasting energy.
- 4** Get into the habit of turning the lights off each time you leave the room. There is no need for an upstairs light to be on when you are eating dinner downstairs!
- 5** Instead of turning on the lights, open the blinds or the curtains. Daylight is just as good and it's free!
- 6** Install low-flow shower heads – they will reduce the energy used to heat the water for your shower.
- 7** If your air conditioner is old you should consider buying a new energy-efficient Energy Star model.
- 8** Set your air conditioner as high as you can comfortably live in. You'll be amazed at the savings!
- 9** Do not put large electronic devices like televisions, computers or stereos near your thermostat – the heat generated gives a false reading and makes the air conditioner work harder to cool the rest of the house or apartment.
- 10** Make sure your home is properly insulated – this keeps warm air in during the wintertime and cool air in during the summertime.

Plan Your Great Escape

Get a discounted Vacation Loan and take the trip of your dreams

Don't wait a second longer to take the summer vacation you've been dreaming about all of these months. WUHEFCU is offering discounted low-rate Vacation Loans that will fit any budget. Go somewhere tropical or explore the country – the options are limitless!

0.50%
**Vacation Loan
Discount**
12-month term



Dump your High Interest Rates!

You want to be rewarded for your credit card purchases, but the high interest rates can make it prohibitive. Go ahead and charge on that higher interest to get the rewards then, get a FREE BALANCE TRANSFER on a WUHEFCU Visa® Credit Card and pay a lower interest rate while still reaping the rewards.

**Save some money
and keep the rewards
with a WUHEFCU
Visa Credit Card!**



Call or come in to any WUHEFCU branch to apply for your checking account today!

Congratulations GRADUATES!

Heading off to college in the fall? Come into WUHEFCU and set up a free checking account with free drafts and a debit or credit card* and actively manage your money when you are away from home. Between text books, coffee and school supplies you'll need quick and easy access to your cash, and with WUHEFCU you can be assured you're getting the best account around.

**With parent or guardian as co-maker.*



Your Tickets to Ride!

Have some fun in the sun this summer – WUHEFCU has the ticket!

Take advantage of the summer months with tickets to Six Flags Great Adventure or Splash Splash. Frolic in the sun or experience the exhilaration of some of the best roller coasters in the area – a fun and exciting adventure is just a ticket away!

Get Your Summer Fun Tickets at WUHEFCU:

Splash Splash:

Adults - \$26; Children under 48" - \$20

Six Flags Great Adventure

Theme Park/Safari - \$30
Hurricane Harbor - \$23

SPECIAL ALERT

The credit union recently upgraded its computer system. Do not be alarmed – we have your payroll deduction, but some of your distributions may not occur (transfers to club accounts, checking accounts, children accounts, etc.) Please contact the credit union to verify your distributions. Thank you and sorry for the inconvenience.

Cash Access

Enjoy the convenience of fee-free ATMs with CU Service Centers around the country. Visit www.wuhefcu.org and click on the CU Service Centers logo to find a location.



Have a Great Summer!

The credit union board, volunteers and staff want to wish our members a very happy and safe summer!



AMERICA'S CREDIT UNIONS



Board Members, Staff and Volunteers

Board of Directors

Stephen Delaney
Chair

Patricia O. Dayton
1st Vice Chair

Patricia Ryan
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Carol Kristianson
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Suzanne Silva
Operations Officer

Fernanda Vieira
Loan Underwriter

Jeffy John
Operations Assistant

Ana Porcal
Teller

Stacy Carter-Banks
Teller

Angela Santangelo
Teller



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