

Services

ONLINE

- Banking & Credit Card Access
- Bill Payer
- Allpoint ATM Locator
- Loan Application

ATM

- Allpoint Surcharge Free ATMs (35,000 locations)

TELEPHONE

- Audio Response
- Account Information

VISA CREDIT & DEBIT CARDS

ACCOUNTS

- Savings
 - Share Accounts
 - Young Savers Accounts
 - Holiday Clubs
 - Vacation Clubs

Checking

- No Service Charges
- No Per-Check Fee
- No Minimum Balance

CD - Share Certificates

Money Market

IRA

- Traditional
- Roth
- Education

LOANS

- Mortgages
- Home Equity Line of Credit
- Home Equity Fixed
- NYSERDA
 - EnergySmart Loans
- Signature and Co-Signer
- Share Secured
- New & Used Cars
- New & Used Boats

Mortgage Services

INSURANCE-

- Life and Disability
- CUNA Mutual Group Insurance

ACCOUNT SERVICES

- Payroll Deduction
- Direct Deposit
- Notary Services
- Auto Pricing Service
- Identity Theft Information

WHAT'S NEW AT WFCU!

Special Dates to Remember!

Sunday, April 17, 2011..... Palm Sunday	Sunday, May 1, 2011..... May Day
Tuesday, April 19, 2011..... Passover	Thursday, May 5, 2011..... Cinco De Mayo
Sunday, April 24, 2011..... Easter	Sunday, May 8, 2011..... Mother's Day
Thursday, April 28, 2011.... Merger Meeting and Vote Held at 440 Hamilton Avenue White Plains, NY at 5:00 PM	Monday, June 6, 2011 ... D-Day Remembrance
	Tuesday, June 14, 2011 Flag Day
	Sunday, June 19, 2011..... Father's Day

Member Notice!

An important letter will be coming to you from the Westchester Federal Credit Union Board of Directors concerning the possible merger between Westchester FCU and Northeast Alliance Federal Credit Union. Please watch for this letter in your mail.

The special meeting regarding this vote will be held on **April 28, 2011** at 440 Hamilton Avenue at 5:00 PM. You may also vote by mail by following the instructions in the letter.

To help make your decision before voting, you should visit the two websites for information about each credit union. www.westchesterfcu.org and www.neafcu.com

Dividends Declared

Based on earnings the Board of Directors has declared a dividend for the third quarter:

SAVINGS25% APR

HOLIDAY CLUB25% APR



Find Your Name

Claim \$5.00!

We've hidden the name of one of our members somewhere in this newsletter. Find your name and contact the credit union to claim a \$5.00 prize. Good luck!

Office Closings

APRIL

Friday, April 22, 2011 Good Friday

MAY

Monday, May 30, 2011..... Memorial Day

Remember! On holiday closings and during non-business hours you can do your banking online. You can transfer funds between accounts, pay loans or check balances by logging onto www.westchesterfcu.org. Also you can get cash from any of over 32,000 Allpoint ATM's and several other ATM networks. (Make sure to check what fees, if any, will apply before completing your transaction and always keep your receipts.) Call your members services representative to make you are signed up for internet access and if you do not already have one already, sign up for an ATM and/or debit card. This way you will always have access to your accounts and funds around the clock.

Westchester

FEDERAL CREDIT UNION



Providing Sound Financial Services to Westchester Since 1955

April 2011

Contact Info

White Plains Office

Located in the AT&T Building
440 Hamilton Ave., Suite 100C
White Plains, NY 10601
Phone: 914-397-6055
Fax: 914-397-5158
Hours: Mon: 9:00am - 3:00pm
Tues: 9:00am - 3:00pm
Wed: 9:00am - 1:00pm
Thurs: 9:00am - 3:00pm
Fri: 9:00am - 3:00pm

Greenburgh Office

Located in Greenburgh Town Hall
177 Hillside Ave., 2nd Floor
Greenburgh, NY 10607
Phone: 914-422-2555
Fax: 914-422-8066
Hours: Mon. - Fri.: 9:00am - 3:00pm

Lost or Stolen Credit Card

Inside the U.S.: 1-866-604-0381
Outside the U.S.: 1-727-570-4881

Lost or Stolen Debit Card

Inside the U.S.: 1-800-472-3272
Outside the U.S.: 1-973-682-2652
(call collect)

In addition to calling these numbers, please contact us directly by telephone or e-mail if one of your cards is lost or stolen.

Audio Response

Phone: 914-397-3464

Email

MemberServices@WestchesterFCU.org

Comments/Concerns

Any comments or concerns should be directed to:

Westchester Federal Credit Union
440 Hamilton Avenue, Suite 100C
White Plains, New York 10601
Attn: Supervisory Committee

www.westchesterfcu.org

Spring Ahead – Plan Savings

Spring should be in full swing right about now. However given the past winter, one cannot be quite sure what to expect weather wise. A snow fall, especially on the first day of spring, was quite a surprise and many were unprepared for the snow. To be sure it melted away quickly, but some had just put their shovels, car brushes and salt away and this made them unprepared for that morning.

The same can be said of finances. One needs to prepare to avoid problems. There are plenty of things to plan for financially, both expected and unexpected. A new house or car, a room addition, vacation, next year's holiday gift buying, college tuition and a host of other things require money. Saving is the best way to meet these matters head on. A secure financial future is the one thing that everyone should be working towards.

People have the tendency to let their money ride by doing the same thing as they have always done, but just consider an automatic transfer of funds to a savings club or money market account. Financial advisers always begin with telling people to save and automatic transfer or deposit is almost an invisible way to increase your savings.

The amount doesn't have to be a particularly large, just enough to meet your specific goals. Any amount will do, but twenty dollars put away each week will amount to over a thousand dollars by year end. Whatever the amount, the money aggregates over a year and you will have the ability to use the funds for whatever you decide or becomes necessary.

Fortunately, Westchester Federal Credit Union is here to help and to guide you into different products that can grow your savings and make your financial position more secure. You can save money by considering our loan products and credit cards which have some of the lowest rates around. Aside from saving, there are many other ways to save your money as well.

Shopping for bargains will keep more money in your pocket and WFCU has three great programs that will save you money. The first is a tremendous saving on car insurance by taking the **American Safety Council (ASC) Defensive Driving Course**. Completion of the course gives you a ten percent deduction off your automobile insurance. In almost every instance, the amount of the course pays for itself the very first year and generates significant savings on your insurance over the next two.

The course which is linked to our website is also a savings. Members who take the course through our site get the lowest rate for the course around at \$24.99. WFCU management worked with ASC to bring this low cost, high gain benefit to our members.

Another great benefit available to our membership are the **Invest in America** programs which feature great ways to save money and earn cash back on certain purchases. Simply go to ilovemycreditunion.org and follow the links to the various bargain programs that will save you money.

Credit union members have access to **more than 1,200 online retailers**, including some the largest and most popular, giving you major discounts when you shop. And every time you **earn \$10 or more** in cash back from your purchases, you'll get a check as a thank you! It's that simple!

In addition, there are other programs as well that feature deals on GM vehicles such as Chevrolet, Buick, Chrysler, Jeep, Dodge, Pontiac and more; Sprint; Direct TV, FTD and Allied Van Lines. There are too many exceptional money saving and earning programs to list in this newsletter, but by going to the website you will have access to the complete list.

Another great benefit is from **Enterprise Car Sales**, which features the best used cars retired from their fleet of rental cars. Meticulously maintained and serviced these cars give the purchaser the ability to get a great car for the money. Enterprise also runs various special deals each month. Visit WFCU's website to find out more or stop by the credit union offices to pick up the latest deals. Howard Brown

Remember to save, to be thrifty when spending by getting the best values wherever and whenever possible and to think of Westchester Federal Credit Union as your first stop for sound financial services. We are here to help you secure your future financially.



Mangione and Miller Retirements - Two Longtime Staffers Bid Members Farewell



Marilyn Mangione

Marilyn Mangione, a Member Services Representative and Loan Officer throughout her fifteen years at Westchester FCU, retired at the end of December 2010. Marilyn spent most of her time at the main branch office at 440 Hamilton Avenue where she assisted members with their savings, checking and accounts over the years. Her last few months were at 177 Hillside Avenue, where members who elect to do their credit union transactions got the chance to know her as well.

Marilyn enjoys old movies and retired to spend more time with her husband Charlie. They will have time to take pleasure in the finer things in life like their five granddaughters and going out dancing. Marilyn remarked, "I'll miss all the members and my co-workers, but it was time to go."



Sandra Miller

Sandra "Sandy" Miller has recently decided to retire from the credit union after thirty-two years of service at WFCU. Sandy held many posts, Member Services Representative, Loan Officer and Manager during her tenure. Sandy was dedicated to the credit union principle of "People Helping People" and helped thousands of members with their finances. She spent most of her years at the 440 Hamilton Avenue branch and five years at the Greenburgh Town Hall branch.

A Notary Public, Sandy was always ready with her notary stamp and phrase for non-credit union members, "You know this would be free, if you would join the credit union." Many people took her up on this offer and became lifelong credit union members. Sandy decided to retire shortly after the New Year began. She decided it was time to hang up her notary stamp and enjoy her five grandchildren.

Sandy will miss her co-worker and members, many of whom became friends over the years. "I wish everyone well and send my best to all those I was fortunate to work with over the years."

It is certain that all our members and staff wish both Sandy and Marilyn the very best in their retirements and salute them for their work at WFCU. Their forty-seven years of combine service, knowledge and talent will be sorely missed. "Good-bye and Good Luck to both of you!"

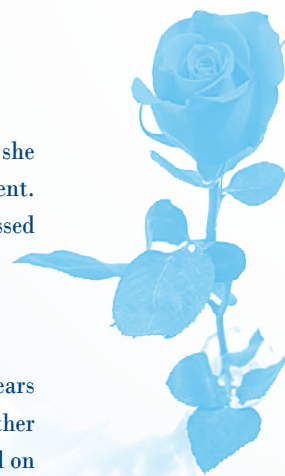
In Memoriam

Annabelle Balgley

Although Annabelle worked primary in the back office only a few days a week, she was a familiar face to many WFCU members over her 14 years of employment. Annabelle a devoted mother and grandmother died September 29, 2010. She is missed by members and co-workers alike.

Barbara A. Fireman

Barbara was a Westchester Federal Credit Union employee for nearly twenty years and was well known to many members. She helped with loans, mortgages and other financial matters. A devoted wife, mother, grandmother and sister, Barbara died on February 22, 2011 and will be missed by all who knew her. Donations in Barbara's memory may be made to Hospice of Westchester/Putnam or American Brain Tumor Association at www.abta.org.



Mary E. Higgs – Celebrates 40 years at WFCU, Retires from AT&T, White Plains



Mary Higgs

Mary Higgs, a Westchester Federal Credit Union member for over 40 years, recently retired from AT&T in White Plains where she was most recently Manager of Network Services. Mary is well known to her co-workers and many credit union members. Married for 43 years to Thurman "T" Higgs, who is equally well known to credit union members, are proud parents of a son and daughter and grandparents to eight grandchildren.

Mary was honored at a dinner by State Senator Andrea Stewart-Cousins, 35th District, Westchester County Legislator Alfreda A. Williams, District 8, and Town of Greenburgh Supervisor Paul Feiner on February 12, 2011 when she was presented with proclamations from the state, county and town naming the day "Reverend Mary E. Higgs Day."

Also there to honor Mary for her years of service were AT&T Assistant Vice President, Monica Tufts and AT&T Area Manager Howard Brown, as well as many of her former and present colleagues.

An Associate Minister of Calvary Baptist Church in White Plains, Mary was recently appointed by Greenburgh Central 7 School Superintendent Ron Smalls to a substitute teaching position. She is also in training as a hospice care worker. Involved in her family, church and community, Mary is a great example of citizenship. For this she was named "Citizen of the Month" by Greenburgh Town Supervisor Paul Feiner this past October.

Mary joined WFCU forty years ago and has high praise for what the credit union has enabled her to accomplish financially. Over the past three years Mary has been committed to recruiting new members to the credit union or getting former members to return; to date Mary has signed up approximately 30 new and former members. While she might have retired from AT&T, the credit union prays she will continue her work with recruiting WFCU members.

National Credit Union Youth Week April 17-23

It's that time of year again when the focus is on teaching youth to save, spend and share wisely as the credit union movement celebrates youth and their financial literacy. Last year nearly 11,000 new accounts were opened and 25 million dollars was deposited during last year's event, quite a remarkable feat.



This year theme is "Money Rock\$ At My Credit Union" and it is hoped that many of our Westchester Federal Credit Union youth will participate by opening accounts or by depositing money in accounts they already have open. There is no time like the present to teach your children about money and the best time is now, during CU Youth Week!

