

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!

Change Of Service Notice!

The ability to withdraw money and have a check prepared for pick-up via the Automated Telephone System (AudioVox) and Internet/online will end on November 1, 2010. Members may still have checks prepared for pick-up, but they must call the credit union and speak to a Member Services Representative to have a check(s) prepared. This move further enhances the security WFCU affords its membership.



DIVIDENDS DECLARED

Based on earnings the Board of Directors have declared a dividend for the second quarter:

SAVINGS25% APR

HOLIDAY CLUB25% APR



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

OCTOBER

Monday, October 11, 2010..... *Columbus Day*

NOVEMBER

Thursday, November 11, 2010..... *Veterans' Day*

Thursday, November 25, 2010..... *Thanksgiving Day*

Friday, November 26, 2010..... *Day after Thanksgiving*

DECEMBER

Friday, December 24, 2010..... *Christmas Eve Day*

Saturday, December 25, 2010..... *Christmas Day*

Friday, December 31, 2010..... *New Year's Eve Day*

JANUARY

Saturday, January 1, 2011 *New Year's Day*

Please note that the Greenburgh Office will be closed on December 27th and on January 3rd. The Hamilton Avenue Branch will be open to service your account needs.

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 the over 32,000 Allpoint ATMs 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 member services representative to make sure you are signed up for internet access and if you do not have one already, sign up for an ATM and/or debit card. This way you will have access to your accounts and funds around the clock.

Westchester

FEDERAL CREDIT UNION



Providing Sound Financial Services to Westchester Since 1955

October 2010

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

SCHOOL'S OPEN! SCHOLARSHIP TIME AGAIN!

Students have returned to school and high school seniors should note that Westchester Federal Credit Union is once again participating in the Credit Union Association of New York Scholarship Program. The program selects students to receive \$1,000 or \$5,000 scholarships based on the scholarship application and criteria. Westchester FCU has had scholarship recipients in the past, so we urge all eligible students to apply.

Eligibility requirements

- Applicants must be high school seniors who:
- will be attending college for the first time in the fall of 2011;
- will be enrolled in either a two- or four- year college; and
- are members of a participating credit union

The credit union mission is rooted in helping people realize their goals. For many, one of those goals is obtaining a college education. By offering college scholarships credit unions invest in the education—and future—of deserving students.

Interested students should contact a member services representative for more information on the scholarship program and application.



NCUA



YOUTH FINANCIAL EDUCATION

Adults generally comment that they wish someone had taught them about how to handle money and their finances when they were young. Westchester Federal Credit Union, The New York State Credit Union Foundation and the National Endowment for Financial Education are doing something about this.

In October NYSCUF will be conducting a training course sponsored by WFCU that will train teachers and organizational instructors to present the highly acclaimed and successful High School Financial Planning Program that offers schools and organizations a cost free program to teach youth about money.

The NEFE program provides instructor and student material at no cost. The only requirement is for the school or organization to send individual to the cost free training program. Once the trainers have completed the session (one day), they are eligible to order the material for their school or organization.

Ray Wolff, CEO of Westchester Federal Credit Union, stated that "There is nothing more important than teaching the youth of today how to handle money and finances. This course and the accompanying materials is an excellent way to raise the financial literacy of the younger generation. Our sponsorship of the training course will enable this program to reach thousands of students throughout Westchester."

The Executive Director of NYSCUE, Diane LaVigna-Wixted will conduct the course, which is also a Cornell Extension Continued Education Qualified course. If anyone is interested in knowing more about the course that will be held (there are a few open spots) or the NEFE HSFP program in general, please contact **Jim Nottingham** at Jim@westchesterfcu.org.

It's Almost Christmas! Joan Haughton

Christmas and Vacation Club account holders should be looking for the funds they have saved throughout the preceding year to be transferred into their regular accounts at the beginning of November. WFCU reminds you that if you should need additional funds for that special gift or vacation that you can take advantage of our credit card with its great low rates. Alternatively members might investigate taking out a low rate personal loan to accomplish the same purpose.



MEET THE STAFF



Debi Wylie is the newest member of the Westchester Federal Credit Union Staff, who joined the team back in the beginning of July. Currently assigned to the Greenburgh Branch she comes to the credit union with an extensive and diverse background in finance and real estate.

Debi most recently worked with a real estate appraisal company that operated out of Stamford, Connecticut. However, before this job she spent 12 years at an international bank as the bank manager of the loan administration and operations department.

She is a lifelong resident of New Rochelle and a self-proclaimed "water lover." She was a lifeguard and swim instructor for many years, (following in the footsteps or should we say 'wake' of her father who was a lifeguard too)! Debi continues to enjoy the water on her boat, an eighteen-foot Glastron that is docked in New Rochelle in Echo Bay.

Debi is enjoying her job at WFCU and pointed out, "In my previous jobs I did not have the opportunity to deal with the public to a great degree. At Westchester, as a Member Service Representative, I get to know the members and their families. Dealing with members on a face-to-face basis is very enjoyable.

A graduate of Long Island University (Southampton) with a dual major in Psychology and Business Management, Debi enjoys reading and helping her fifteen year old nephew to train for his lifeguard test.

MEMBER NOTICES

It is important that members notify the credit union of a change of address whenever they move, and update their telephone numbers whenever those are changed as well. Make sure that we have a valid e-mail address for you. We might have important information to convey to you regarding your accounts, but we cannot reach you if your information is not up-to-date. Keep your contact information current to avoid this happening to you.

