

# NEWSWIRE

WATERBURY TELEPHONE FEDERAL CREDIT UNION

SUMMER 2010



## A MESSAGE FROM THE CEO

Dear Members,

As we continue to celebrate our 75th anniversary with special promotions and events, I would be remiss if I did not recognize our Board of Directors whose time, guidance and wisdom continually contribute to the success and growth of your credit union. Peter Rietdyke, J. Peter Kinney, Margaret Therkindsen, Norman Corey, Donald Anderson, Gene Cremers, Manny Diorio, and Angelo Carpentieri have put in many hours of loyal dedication in overseeing operations. We thank not only our current Board Members, but the many past Members who have made such an impact to your credit union over the last 75 years. So much has been done to develop the Waterbury Telephone Federal Credit Union into a sound financial institution that continually provides the very best products and services to members with great rates and friendly assistance.

Thank you, and Happy Summer to all!

Martha Guarino, CEO



CONNECTING YOU TO YOUR CREDIT UNION

# RECESSION BUSTER!

Rates as low as **3.99% APR\***



Up to 72 months

## NEW OR USED AUTOS

\*APR=Annual Percentage Rate. Rates subject to change without notice. Offer available to well qualified members. New money only. Limited time offer.

## ANNUAL PICNIC SUNDAY, SEPTEMBER 19, 2010

At the Lakeside Pavilion at



Amusement Park  
Middlebury, CT

11:00 am - 6:00 pm

*Lots of typical picnic food,  
games raffles, and prizes!*

\$15.00 for members  
& children over 12

Member children  
under 12 are **FREE**

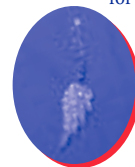
Non-members: \$25.00

Contact the Credit Union for  
tickets to the picnic!



## WIN A DIAMOND NECKLACE OR RING!

Marie's Jewelry Store, located right next door to our main office, is graciously sponsoring our 75th Year of business by donating the following for our drawing:



Diamond  
Angel Necklace  
valued up to \$800



Men's  
Diamond Ring  
valued up to \$1,000

Any member who opens any type of new account (share draft, loan, savings, debit card, etc.) or becomes a new member, will have their name entered into this special drawing to be held on January 5, 2011.

**MAIN OFFICE**

1-800-416-9725  
2457 East Main Street, Waterbury CT 06705  
8:00 a.m. — 3:30 p.m. • Monday-Friday

**MERIDEN OFFICE**

203-235-4586  
84 Deerfield Lane, Meriden CT 06450  
8:00 a.m. — 3:30 p.m. • Mon, Thurs, Fri

ARU Toll Free: 1-866-257-1592

ARU (Local Area): 203-575-7451

[www.waterburytelephonefcu.com](http://www.waterburytelephonefcu.com)

**SERVICES**

**SAVINGS, CHECKING & CONVENIENCE**

- SAVINGS ACCOUNTS
- CHECKING ACCOUNTS
- PAYROLL DEDUCTION
- DIRECT DEPOSIT
- VISA CHECK CARD
- ATM CARD
- CU 24 HOUR INFO LINE
- HOLIDAY CLUBS
- VACATION CLUBS
- RAINY DAY CLUBS
- CERTIFICATES OF DEPOSIT
- AUTOMATED TELLER MACHINES (NYCES)
- AUDIO RESPONSE SYSTEM
- HOME BANKING
- IRA CDs
- IRA SHARES

**LOANS**

- PERSONAL LOANS
- FIRST MORTGAGE LOANS
- SECOND MORTGAGES
- HOME EQUITY LINE OF CREDIT LOANS
- VISA CREDIT CARD
- AUTO LOANS
- RECREATIONAL VEHICLE LOANS
- STUDENT LOANS

**OTHER SERVICES FOR MEMBERS' BENEFIT**

- MONEY ORDERS
- FAMILY MEMBERSHIP
- CREDIT DISABILITY INSURANCE
- AUTOMOBILE INSURANCE
- NIGHT DEPOSIT BOX
- NOTARY SERVICES
- CREDIT LIFE
- PRE-PAID LEGAL PLAN

Regular Account	Rate	APY
Regular Shares \$100.00 Minimum	.25%	.25%
IRA Shares	.50%	.50%
Share Drafts	0.00%	0.00%
Sub Accounts \$100.00 Minimum	.25%	.25%
Club Accounts \$100.00 Minimum	.25%	.25%

**IRA CDs**

6-month	.60%	.60%
1-year	.90%	.90%
2-year	1.40%	1.41%
3-year	1.75%	1.76%

**REGULAR CDs**

6-month	.60%	.60%
1-year	.90%	.90%
18-month	1.21%	1.22%
2-year	1.40%	1.41%
3-year	1.75%	1.76%

All rates are subject to review and approved by loan officers, ALCO Committee, and the Board of Directors.

**HOLIDAY CLOSINGS**

**INDEPENDENCE DAY (OBSERVED)**

MONDAY, JULY 5, 2010

**LABOR DAY**

MONDAY, SEPTEMBER 6, 2010

Equal Opportunity LENDER

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government  
**NCUA**  
National Credit Union Administration, a U.S. Government Agency

**VACATION LOAN**

**IN HONOR OF OUR 75<sup>TH</sup> ANNIVERSARY!**

**7.75% APR\***

**12 MONTH TERM**

**MAXIMUM: \$2,000**

**MONTHLY PAYMENT OF \$174.**

\*APR=Annual Percentage Rate. Rates subject to change without notice. Offer available to well qualified members. New money only. Limited time offer.

**VACATION CLUB ACCOUNTS**



Put a little away here, a little there, and pretty soon you're on your way to the vacation you've been dreaming of! Start a **Vacation Club Account** today - you'll thank yourself later . . . perhaps as you watch the waves roll in.

**VISA® CHECK CARD**



When you have a Share Draft (Checking) Account with WFCU, you are eligible for a **VISA® Check Card** to go with it:

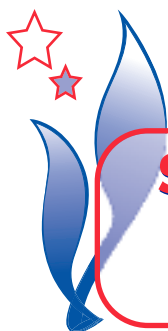
- No service fee
- \$200 or more daily cash withdrawal at ATM
- \$300 or more daily purchases

Funds are withdrawn right from your share draft account! The convenience of a checking account with the reliability of VISA®— it's win-win!

**Open Your Account TODAY!**

**E-Statements**

are coming!



**Stay tuned for more details!**

