

NEWSWIRE

WATERBURY TELEPHONE FEDERAL CREDIT UNION

WINTER 2012

A MESSAGE FROM THE CEO

We have many new features and benefits to bring to you this year. First, let me begin by saying that we are sorry and disappointed that we had to close our Meriden branch office. This decision was not made lightly, nor is it an indication that your credit union is being forced to take this action due to financial adversity. On the contrary, we made this decision to protect our financial stability. A special package was mailed to our Meriden branch members offering convenient electronic services. If you did not receive this package, please contact the credit union and we will send one to you.

Response to our recent Member Survey was truly overwhelming! The positive feedback we received will aid us greatly in working to reshape communications, services, and products. Many respondents asked for longer and/or Saturday hours. We are taking this request under serious advisement and are determining how we can accommodate this request.

Best regards, and Happy New Year!



Martha Guarino, CEO



CONNECTING YOU TO YOUR CREDIT UNION

AUDIO RESPONSE

Many **electronic** and **automated** services are available with Waterbury Telephone FCU on a 24/7 basis. In our ongoing effort to provide up-to-date communications, we will continue to highlight these services and provide easy instructions for members to sign up for them.

WHAT CAN YOU DO WITH AUDIO RESPONSE?

Call **Audio Response** to conduct a wide variety of transactions 24/7! **Have your member number and PIN handy.**

Toll Free: **866-257-1592**

Waterbury Area: **203-575-7451**

Main Menu Prompt Keys:

1. Main Menu
2. Office Hours/Locations and Interest Rates
3. Instructions

Audio Response System Transaction Prompt Keys:

- | | |
|-----------------------------|-------------------------------|
| 1. Transactions | 5. PIN Change |
| 1. From Share Draft Account | 6. Bill Payment |
| 2. From Share Account | 7. General Information |
| 3. From Line of Credit | 1. Office Hours/Locations |
| 4. Inquiries | 2. Loan Rates |
| 1. Balance on All Accounts | 8. New Member Number |
| 2. Share Draft | 9. Loan Application |
| 3. Share | |
| 4. Loan | |
| 5. Credit Card | |
| 6. IRA | |

**ENJOY THE CONVENIENCE OF
AUDIO RESPONSE TODAY!**



PREPARE FOR THE UNEXPECTED.

Establishing an emergency savings account is always a good idea—in any economic situation. While an emergency fund would be helpful due to an unexpected loss of income, it can come in handy for other unexpected expenses such as a major repair to a car or home, or even unplanned travel.

You can earn interest as well!

There are many ways you can make deposits into your account and build your “nest egg”: make your deposit in person, transfer funds using our on-line banking or audio response services from your regular savings or checking account, arrange for payroll deduction, or call us.

- \$100 minimum to open an account
- Easy access to funds with up to 2 withdrawals each year.

**Open An Account And Start
SAVING Today!**

Let's Make a Deal on New WHEELS

Winter's Here! It's time to trade up or trade in your current vehicle for something reliable and safe. New or used – we are offering great vehicle loan rates as low as:

3.25% APR*

100% financing available
Up to 72-month payment terms

HURRY!
Get your loan while
the rate's still
LOW!

*APR=Annual Percentage Rate.
Rates subject to change without notice.

MAIN OFFICE

1-800-416-9725

2457 East Main Street, Waterbury, CT 06705

8:00 a.m. — 3:30 p.m. • Monday-Friday

ATM Location

84 Deerfield Lane, Meriden, CT

Audio Response (ARU): Toll Free: 1-866-257-1592
Local Area: 203-575-7451

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	.15%	.15%
IRA Shares	.25%	.25%
Share Drafts	0.00%	0.00%
Sub Accounts \$100.00 Minimum	.15%	.15%
Club Accounts \$100.00 Minimum	.15%	.15%

IRA CDs

6-month	.30%	.30%
1-year	.50%	.50%
2-year	.70%	.70%
3-year	.75%	.75%

REGULAR CDs

6-month	.30%	.30%
1-year	.50%	.50%
18-month	.65%	.65%
2-year	.70%	.70%
3-year	.75%	.75%

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

HOLIDAY CLOSINGS

GOOD FRIDAY

FRIDAY, APRIL 6, 2012

EXTENDED HOLIDAY OPENINGS

The **Main Office** will be open during our regular hours, **8:00 a.m. to 3:30 p.m.** on:

Martin Luther King Day 1/16/12

President's Day 2/20/12



Equal
Opportunity
LENDER



“SURVEY SAYS!...”

Thank you to those who took part in our recent Survey! We were so happy to read every comment that was provided to help us serve you better! Here's what one member had to say:

“I opened a savings account with you last year and have since applied for a VISA credit card. I was very pleased to get the credit card and even more pleased when I asked for a credit increase and got it. I would definitely refer Waterbury Telephone Federal Credit Union to others. Your staff's knowledge is second to none.”



WHAT WOULD YOU PAY?

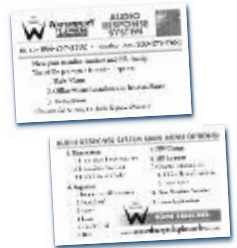
Example: STUDENT LOAN

Loan Amount	Interest Rate	Terms	MONTHLY PAYMENT
\$4,000	7.00%	120 months	\$46.46



NEED MORE CONVENIENT ELECTRONIC SERVICES?

Call us to request your own special kit to sign up for home banking, audio response, direct deposit and payroll deduction!



MOST FREQUENTLY ASKED QUESTIONS

Q. How soon can I get a vehicle loan?

A. If all necessary information is provided early enough in the day, we can approve your loan and disburse your check the same day.

Q. How does someone open an account and become a member of the credit union?

A. They only need to do 3 things: provide a copy of their driver's license or valid ID; fill out a membership card, and open a share (savings) account with a \$25 deposit.

Q. What is the difference between Direct Deposit and Payroll Deduction?

A. Direct deposit is a service provided by your employer that enables you to have funds from your paycheck automatically deposited each payday into a designated account. Payroll deduction is a service that allows you to allocate part of your paycheck to be automatically withheld and credited to one or more of your accounts. For example, a certain percentage of your paycheck can automatically be credited to your auto or home loan.

DID YOU KNOW?

You can access your VISA credit card statement online and get up to the minute activity relating to transactions? *Here's how:*

1. Have your credit card ready.
2. Log on to our website: www.waterburytelephonefcu.com
3. On the left hand side of the home page, click on **VISA Online**
4. Next you will be brought to our **ezCard** secured window. Click on **“Enroll Now”**
5. Next window, you will need to enter your credit card number and then click on **Continue**
6. Next window, you will be asked some security questions pertaining to your credit card. Answer the questions and click on **Continue**
7. Your VISA statement will be brought up which will show you up to the minute transactions, payments, credits, etc. You also have the option of looking at past statements for the last 6 months.