

# IT'S YOUR MONEY



WINTHROP-UNIVERSITY HOSPITAL EMPLOYEES FEDERAL CREDIT UNION NEWSLETTER

**Winthrop-University  
Hospital Employees  
Federal Credit Union**  
259 First Street  
Mineola, NY 11501

**Branch Hours:**

Monday: Noon - 7PM  
Tues - Thurs: 8AM - 3PM  
Friday: 6AM - 1PM

**Phone:**

516.663.2230

**Loans-By-Phone**

866.682.0475

**After Hour Call Center**

866.363.9266

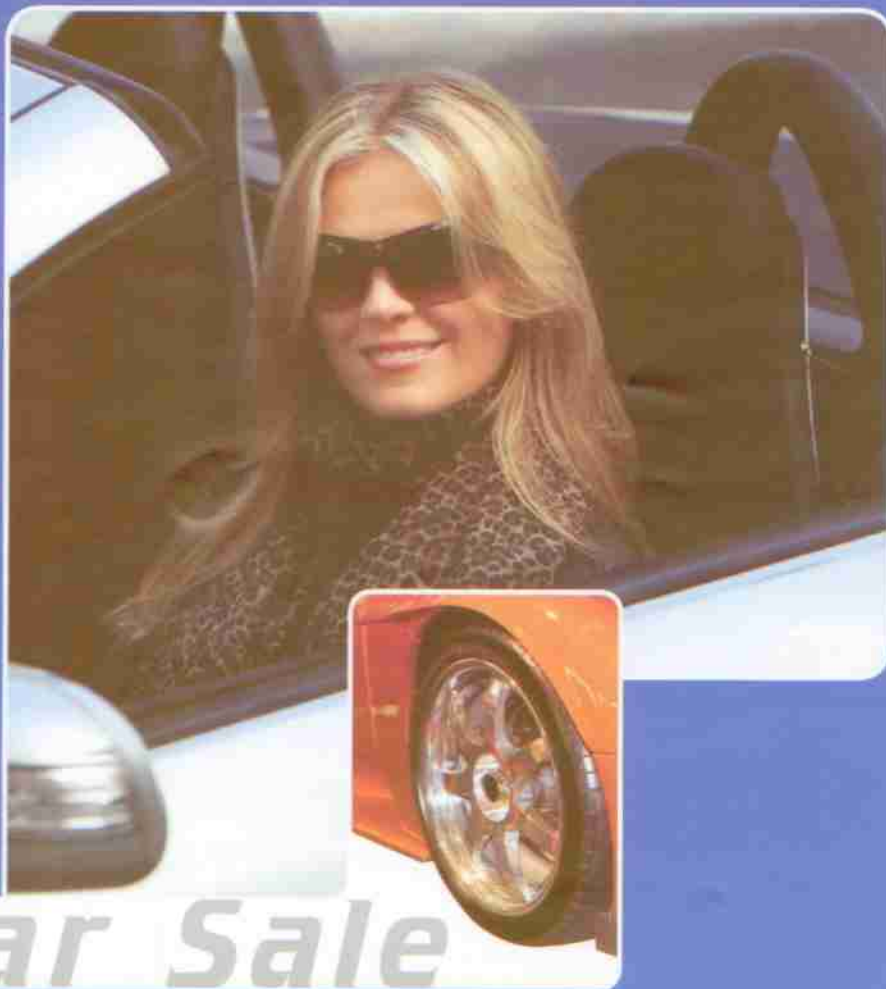
**Audio Response Transactions**

24 Hours a Day  
7 Days a Week

**Fax:** 516.663.4494

**Website**

[www.wuhfcu.org](http://www.wuhfcu.org)



## April Car Sale

**FOR THE WHOLE MONTH!**

- 1.00% Discount – with direct deposit or full payroll deduction
- Terms up to 84 months
- Visit our website for a GrooveCar Dealer
- Apply online at [www.wuhfcu.org](http://www.wuhfcu.org)
- Call our 24/7 Loans By Phone – 1-866-682-0475

## Long Island Credit Unions spearhead effort to benefit Island Harvest and Long Island Cares

**(Long Island, NY February 3, 2009)** Long Island Credit Unions, a cooperative group of 12 credit unions, recently joined together to support Long Island's leading hunger fighting organizations Island Harvest and Long Island Cares. The organization's members conducted an Island-wide food drive and fundraising campaign. A total of 4,867 pounds of food was collected and \$72,512 was donated by the participating credit unions. The funds were recently presented to representatives of Island Harvest and Long Island Cares at a special gathering. Each charity received a check for \$36,275.

For more information visit: [www.licreditunions.org](http://www.licreditunions.org)



*Pictured (left to right) are: Migdalia Otero, Island Harvest; Tony Russo, Long Island Realtors Federal Credit Union; Rob Suarez and Michelle Dean, Bethpage Federal Credit Union; Robert G. Allen, Teachers Federal Credit Union; Nick Lacerera, Peoples Alliance Federal Credit Union; Tony Sidoti, Island Federal Credit Union; Kristine Lehn, Agency Relations Manager of Long Island Cares; Ed Paternostro, Nassau Educators Federal Credit Union; Paule Pachter, Executive Director of Long Island Cares; Frank Cordano, Nassau Financial Federal Credit Union; Jim Duffell, Sperry Federal Credit Union and Brie Voelker, Winthrop University Hospital Employees Federal Credit Union. Other participating credit unions, not pictured are North Shore IJ Health System Federal Credit Union and Town of Hempstead Employees Federal Credit Union.*



**We will be cl**  
Memorial Day  
Independence  
(observed) – Ju



**Our Annual M**  
was 3/24/09 –  
See the next n  
for details...



## NEED MONEY FOR SCHOOL BOOKS

- We are now offering a short term semester-length loan for you
- Your loan will be paid off by the end of the semester
- Loan is available for each semester
- All you need to supply is your curriculum or a receipt for your books
- .50% Discount

## OUR VISA CREDIT CARDS HAVE FIXED RATES & FREE BALANCE TRANSFERS – REALLY!!!

- Have you recently received a letter from your other credit card companies that they are raising your rates or lowering your credit line? Your credit union is not doing that –in fact our rates begin as low as 7.9%
- Apply today and transfer your debt – with no fee & low rates!!!!!!



## AutoTalk

**Q.** I want to buy a good quality used vehicle. What should I look for?

**A.** The saying, "You get what you pay for" holds true in the auto industry. The rule of thumb is don't just look for the lowest price without taking time to consider why that vehicle is priced so low. Important things to consider when shopping for your car are: 1) Consider staying away from vehicles with multiple owners in a short time and/or vehicles that have been in a major accident. 2) Look at the average mileage per year. Total mileage is not always as important as average mileage per year. A moderately driven vehicle will give you a greater chance of the vehicle lasting a long time. 3) Look at the manufacturer certified programs. To qualify, vehicles have to pass a thorough inspection and any necessary repairs must be done prior to sale. Certified vehicles come with a manufacturer's warranty and may be priced slightly higher than non-certified vehicles, but the quality and warranty coverage should make up for the difference in cost. For vehicle history reports, book values & much, much more log onto [www.groovecar.com](http://www.groovecar.com)

300+ local new and pre-owned dealerships

No haggle pricing

Honest answers to all of your questions

Vehicle servicing discounts

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

**GrooveCar**  
THE CREDIT UNION AUTO BUYING SYSTEM



Watch your mail for your Summer Skip-A-Pay invitation

**MEMBERS PLEASE BE ADVISED**  
If you have not used your ATM or Debit card since 12/31/07 – you will need to come to the credit union to re-apply for a new card. We are doing this for your security and protection.

## Our Members are making comments about us:

Brie was very helpful and professional. She made me feel welcome and she was non-judgmental. She is an asset to the WUHEFCU and I look forward to a continued relationship with Brie as well as WUHEFCU.  
Jean F.

Brie was very helpful and friendly, and also understanding. She was just great.  
Gwen R.

I would like to commend Mrs. Vieira on her commitment to help me personally with my debts. She walked my husband and I through everything we needed to know about my account. Please give her a triple gold star for excellency.  
Nagibad H.

Fernanda has been extraordinary in helping me. She always goes above and beyond and she does it with warmth and compassion. I am truly grateful.  
Shannon E.

Brie was very informative and made us feel a part of the WUH credit union family - especially in these trying times.  
Carol R.

This credit union has been very helpful to me. The staff is great and friendly. I really appreciate the whole staff in helping me...  
Natoya M.

I would like to thank Brie Voelker for being so professional, so understanding and very knowledgeable on her work. Brie helped me to process my children's accounts and explained all the details. Brie took the time to explain and update all my information with my needs. Keep up the great work.  
Cecilia B.

Great service, friendly service and great rates!!  
Elena F.

The credit union is very helpful. Fernanda Vieira - she is a good person to work with - all the people are nice over there. They helped me out a lot. I'm thankful for that.  
Nicholas F.

Stacy and Sabrina are fabulous, wonderful employees, and I'm pleased every time I come to make a transaction in the credit union. I think they deserve a raise.  
Marie E.



### BOARD MEMBERS, STAFF & VOLUNTEERS

#### BOARD OF DIRECTORS

Stephen Delaney  
Chair

Patricia O. Dayton  
1st Vice Chair

Patrica Ryan  
2nd Vice Chair

Carol Kristianson  
Treasurer/Secretary

Brian Malone  
Board Member

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Peggy Murphy  
Chair

Kathleen Schamberger  
Secretary

Sonja Robertson-Lake  
Committee Member

#### STAFF

Carol Kristianson  
President/CEO

Suzanne Silva  
Operations Officer

Brie Voelker  
CU Coordinator

Fernanda Vieira  
Loan Underwriter

Jeffy John  
Operations Assistant

Stacy Carter  
Loan Clerk/MSR

Sabrina Caronna  
Teller

Thank You



Thanks to our members, we were able to donate toys and money to Child Life for the holiday season.