



WINTHROP
UNIVERSITY HOSPITAL EMPLOYEES
FEDERAL CREDIT UNION

IT'S YOUR

Fall 2014

Money

WINTHROP UNIVERSITY HOSPITAL EMPLOYEES FEDERAL CREDIT UNION NEWSLETTER

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

Branch Hours

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

**Audio Response
Transactions**

24 Hours a Day
7 Days a Week
516.493.9400

Phone

516.493.9400

Loans-By-Phone

866.682.0475

After Hours Call Center

866.363.9266

Fax

516.493.9424

Website

www.wuhefcu.org

MAKE YOUR LIST. CHECK IT TWICE.

Shop and Save With Every Swipe!

The holidays are on their way! Celebrate the season with a low-rate credit card from WUHEFCU. We'll provide the purchasing power you need to turn your wish lists into checklists, pay for travels to visit family and even purchase decorations to make the house merry. Best of all, we'll let you take advantage of our dazzling display of budget-friendly bonuses, including:

- **FIXED RATES for LIFE starting at just 7.9% APR***
- FREE balance transfers
- NO intro rate
- LOW monthly payments
- SAME rate for both purchases and cash advances
- NATIONWIDE ATM access
- INTEREST-FREE, 25-day grace period for repayment in full

Black Friday is just a few short weeks away, so apply for your WUHEFCU Visa® credit card today! We'll help you shop, swipe and save all season long. Applications can be found online at www.wuhefcu.org.

Already have a WUHEFCU Visa credit card, but need to increase your credit limit? Stop by or call us now!

*APR=Annual Percentage Rate.



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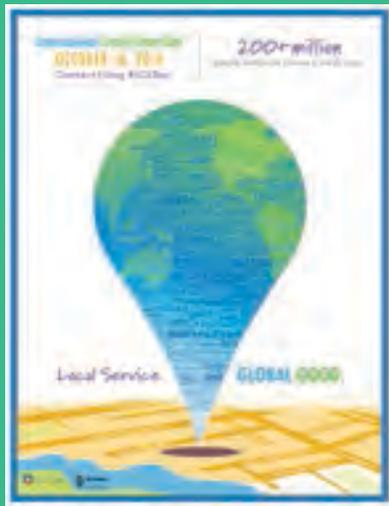
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'Tis the Season to Celebrate International Credit Union Week!

October 13-17 is International Credit Union Week! This year's theme is "Local Service, Global Good," which represents the positive effects credit unions continue to have on their members and communities both at home and across the globe.

Take part in the worldwide celebration by visiting WUHEFCU anytime during International Credit Union Week. We'll be honoring the occasion with exciting giveaways each day of the week – while supplies last. It's our way of saying THANK YOU for being a valued member of our credit union.

We hope to see you during International Credit Union Week!



Holiday Happenings at WUHEFCU



Trick-or-Treat Bags

Sweet news for your sweet tooth! Once again this year, we will have FREE trick-or-treat bags available at our office beginning the week of October 27 – while supplies last.



Calendars

Save the date! 2015 calendars will be available for WUHEFCU members in November. Stop by our office to pick up yours!



Giant Christmas Stocking Giveaway

Want to win a giant stocking stuffed with goodies? Visit the credit union office to complete a raffle ticket today! The drawing date is yet to be announced.



Skip Past a Payment and Hop to the Shops!

You've got wish lists to fill, stockings to stuff, halls to deck – and bills to check. This holiday season, give yourself one less thing to worry about. Take advantage of Skip-a-Pay from WUHEFCU and skip past your December loan payment! We'll ease your financial burden so you can be merrily on your way to the holiday season you deserve. Use the extra cash to kick-start your holiday shopping or wrap up your wintertime spending. The choice is yours!

Get a jump on Skip-a-Pay today!

Members in good standing will receive their Skip-a-Pay invitation in the mail, so watch for it in the coming weeks. Happy holidays!





**Drive your Savings this Fall
with the Winthrop FCU
Auto Buying Resource**

Our auto buying program saves you time and money through our no haggle pricing and exclusive savings.

Log on today to research, get pre-approved and save. Learn more about our exclusive October Sale at www.GrooveCar.com/Winthrop

customerservice@groovecar.com
1-866-476-6834

**EVERYTHING
AUTOMOTIVE**
Member of GrooveCar

Rates are Falling. Savings are Soaring!

Rake in the savings this fall with WUHEFCU's October Car Loan Sale! Whether you're feeling the crunch from high rates on an existing auto loan from another lender or simply want to start the season in a new or used vehicle of your choice, you'll fall for our:

**1.99% APR* with a 24-month term
OR
0.50% APR* discount with a longer term**

Apply today and leave high rates behind! Simply visit our office or any GrooveCar Dealer to apply for your auto loan. You can also apply online at www.wuhefcu.org or by calling our 24/7 loan-by-phone at 1.866.682.0475.

Don't wait another day to pile on the savings!

*APR=Annual Percentage Rate. Not available for loans currently financed by WUHEFCU.

Oh What FUN It Is to SAVE!

It PAYS to save with a Holiday Club account from WUHEFCU! On Friday, October 3, we will be transferring Holiday Club funds to members' share draft or share accounts – just in time for holiday shopping. We hope you enjoy celebrating the season with extra cash in your pocket!

Not yet a member of our Holiday Club? Join now and discover how a little advanced planning can go a long way!



7 Ways to Avoid Stress This Thanksgiving

Are you getting stressed just thinking about Thanksgiving approaching? There are several reasons why it can give us the jitters – especially if you’re planning a giant feast for a house full of people. Fortunately, according to www.about.com, there are lots of ways to ease your turkey-day tension!

Make a plan

From getting an early head count to deciding your menu well in advance, you’ll feel better knowing that your plan is under control. Let your list include everything from the guest list and menu to when you’ll decorate, shop for supplies, cook and clean.

Do a potluck meal.

Ask each guest to bring a dish to help ease your burden. Be sure to keep track of everyone’s intended contributions to avoid serving four green bean casseroles. And, get them to help clean up afterward.

Give recipes a test run.

Want to cook a new recipe? Give it a trial run *before* Thanksgiving so you have time to plan an alternative if it doesn’t work out.

Prioritize your cleaning.

Tidy up the clutter before anything else, and clean your kids’ rooms last, or not at all. The goal is to clear and clean the areas that will be used by your guests, not every last corner of your home. Better yet, hire a cleaning service – it may be well worth the extra cost!

Use disposable pans.

Use disposable pans when possible, especially for the turkey. Turkey drippings make for very greasy, hard-to-scrub pans. But be sure to avoid accidents by placing a large pan or cookie sheet under your fully filled disposable pan for safe carrying.

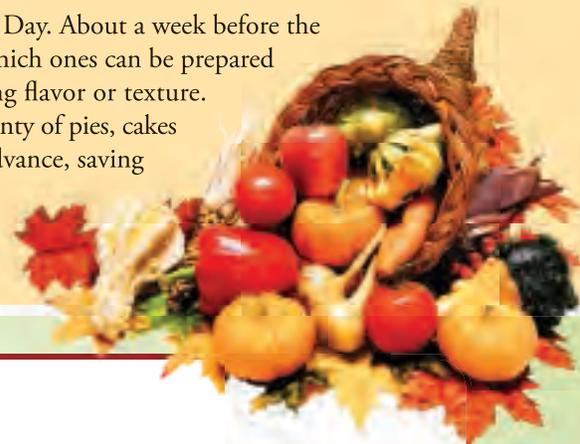
Set your table the day before.

Better yet, have your spouse or kids do it for you!

Cook as far ahead as possible.

Don’t save the entire meal for Thanksgiving Day. About a week before the event, look at all your recipes and decide which ones can be prepared in advance and reheated without sacrificing flavor or texture.

Desserts work especially well – there are plenty of pies, cakes and puddings that can be made days in advance, saving you time on Thanksgiving for all of your other work.



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1st Vice Chair

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2nd Vice Chair

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Treasurer/Secretary

Peggy Murphy
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Loan Underwriter

Carla Cunha
Loan Underwriter

Fechandra Watson
Teller

Eva Agyei-Darko
Teller

Lauren Grau
Teller



Holiday Closings

It’s the most wonderful time of the year for warm gatherings, family visits and holiday merriment! Please note that we will be closed in observance of the following holidays:

November 11 – Veterans Day

November 27 & 28 – Thanksgiving

December 24 beginning at 1PM – Christmas Eve

December 25 – Christmas

December 31 beginning at 1PM – New Year’s Eve

January 1 – New Year’s Day

From all of us at WUHEFCU, we wish you a very merry holiday season and a new year filled with joy and happiness. Thank you for giving us the opportunity to serve you in 2014!