



IT'S YOUR

Winter 2014

Money

WINTHROP UNIVERSITY HOSPITAL EMPLOYEES FEDERAL CREDIT UNION NEWSLETTER

Put Your Plans into Action

Take out a HELOC or Closed-End Mini Home Equity Loan, and we'll cover the closing costs from January through March!

Whatever your home renovation dreams may be – whether it's adding another bathroom, updating the kitchen, finishing the basement (or even all three!) – turn to WUHEFCU for the money you need. Our Home Equity Lines of Credit (HELOCs) and Closed-End Mini Home Equity Loans come loaded with features that add up to big-time savings and a stress-free borrowing experience. You'll enjoy:

- Rock-bottom rates
- Up to 80% financing
- Fast decision-making

Plus, when you take out a HELOC or Closed-End Mini Home Equity Loan from January through March, we'll cover the closing costs so you can keep more money in your pocket!

Need funds for something other than home improvements? Your HELOC or Closed-End Mini Home Equity Loan can also be used for emergency expenses, debt consolidation, college tuition, a dream vacation and more!

Call our Lending Department at 516.493.9400 x105 or 866.682.0475 to apply today.



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*Member pays taxes and loans must close by April 30, 2014.

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

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

Aud^s Response Transact^sns
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



Grow Your Green with GreenPath!

Put yourself on the path to a successful financial future with help from GreenPath – a financial management program that’s FREE to all WUHEFCU members thanks to our partnership with GreenPath Debt Solutions.

GreenPath has been providing comprehensive education and exceptional service to individuals seeking financial counseling for more than 50 years. Whether you have questions about a proactive savings plan or need assistance saving your home from foreclosure, you can expect personalized answers to your individual needs when you work with a GreenPath financial counselor.

What’s more, as a valued member of WUHEFCU, you’re welcome to speak with GreenPath financial counselors at no charge! Contact them today to discuss any of the following:

- Personal and family budgeting
- Understanding your personal credit report and how to improve your score
- Personal money management
- Debt repayment
- Avoiding bankruptcy, foreclosure and repossession

GreenPath counselors are available Monday through Thursday from 8AM to 10PM (EST), Friday from 8AM to 7PM and Saturday from 9AM to 6PM.

To use this service, simply call 1.877.337.3399 or visit www.greenpathref.com.

We’re proud at WUHEFCU to help our members manage their finances and grow their green with this FREE service!



Annual Meeting Announcement

At WUHEFCU, preparations are underway for our 2014 annual meeting! We hope you’ll join us and take advantage of this opportunity to speak with credit union leaders, learn more about current WUHEFCU news and stay abreast of future plans for our credit union family. We will soon be finalizing the meeting date and location, so stay tuned for the official announcement!

There are no members up for re-election to the Board of Directors at this year’s annual meeting.

We look forward to seeing you at the annual meeting!



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- Over 10,000 Cars
- Browse Local Dealer Inventory – New or Pre-owned
- Get Pre-approved with Low Rate Credit Union Financing
- Save Big with Coupons & Discounts
- Find Out Trade Values and More!

All the resources you need to research, finance or lease your new vehicle through WUHEFCU at over 250 local participating GrooveCar dealerships.

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Off Your Best Deal New or Pre-owned Vehicle

caulobobobn.com/winthrop

The Countdown to College is On.

Prepare Yourself with a WUHEFCU Scholarship!

Pay attention, high school seniors! If you're an active member of WUHEFCU and heading to college in the fall, you're eligible to enter our 16th annual scholarship giveaway! Once again this year, we will be offering three different scholarships in the following denominations:

- One \$1,000 scholarship
- Two \$500 scholarships

Scholarship winners are free to use the money for college-related expenses such as tuition, books and school supplies.

Apply today for your chance to get a head start on college costs! Applications are available online at www.wuhefcu.org and in our office. You must return your completed application by February 28, 2014, in order to be considered. So act now – the clock is ticking!

EXCLUSIVE PACKAGES JUST FOR YOU

THIS AMAZING OFFER IS FOR
Winthrop University
Hospital PCU

GETAWAY CLUB

Escape the ordinary with an all-inclusive, couples-only Pocono Mountain getaway featuring:

- Saving up to 40% off
- One-of-a-kind luxurious suites
- Unlimited breakfast and dinner
- Heart pumping activities
- Unique dining experiences
- Live nightly entertainment
- One level suite upgrade*
- 10% gift shop & cafe discount

Use code **GETAWAY** when booking online for exclusive savings at Pocono-Getaway.com or call 800.972.7352 and mention your Getaway # 18792

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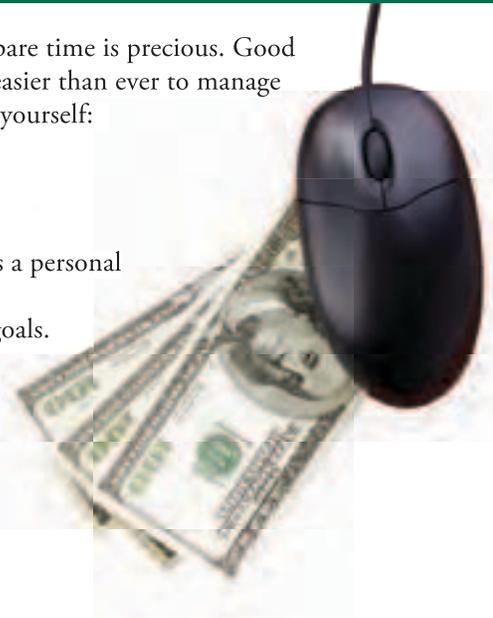
Convenience is a Click Away!

Ours is a fast-paced world on the go, and every minute of spare time is precious. Good thing WUHEFCU provides access to services that make it easier than ever to manage your accounts and stay on top of your finances! Just see for yourself:

MoneyDesktop™

Available to all WUHEFCU members, MoneyDesktop™ is a personal financial management tool that provides comprehensive, at-a-glance information about your finances and budget goals.

The program automatically categorizes and tracks your spending so that you can pinpoint budget problems the moment they appear – helping you proactively make adjustments throughout the month to ultimately keep your finances moving in a positive direction.



Text Fraud Alerts

Protect yourself from credit card fraud! With our new smsGuardian™ service, you'll receive text messages about activity on your WUHEFCU credit cards – giving you the opportunity to instantly react to potentially fraudulent transactions. It's easy! Simply review your text and send back a reply if you believe the transaction is fraudulent. Your card will then be immediately blocked from further criminal activity. Sign up now and gain the peace of mind you deserve!

Give these handy services a whirl today! To learn more, just stop by, give us a call or visit www.wuhefcu.org.

Board Members, Staff & Volunteers

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Patricia Ryan
1st Vice Chair

Brian Malone
2nd Vice Chair

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Treasurer/Secretary

Peggy Murphy
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Supervisory Committee

Laura Grau
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Suzanne Silva
Supervisor/Operations Officer

Fernanda Vieira
Loan Underwriter

Carla Cunha
Loan Underwriter

Fechandra Watson
Teller

Latoya Turnbull
Teller



Holiday Closings

Please note that we will be closed:

January 20 – Martin Luther King, Jr. Day

February 17 – Presidents Day

