



# IT'S YOUR MONEY

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## WUHEFCU

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**Web:** [www.wuhefcu.org](http://www.wuhefcu.org)

**Email:** [info@wuhefcu.org](mailto:info@wuhefcu.org)

### BRANCH HOURS

**Monday** 12 Noon to 7 PM

**Tuesday – Thursday** 8 AM to 3 PM

**Friday** 6 AM to 1 PM

## Tap into the Most Convenient Way to Bank.

### 24/7 Home Banking, eStatements and MoneyDesktop™

Knowing how much you're juggling these days, WUHEFCU would like to give you a hand with convenient online services that let you easily and securely manage your finances with just a tap or click on your home computer, laptop or tablet. With 24/7 Home Banking, you can:

- Review balances and transactions in your accounts.
- Export account information to your money management software (Quicken® or Microsoft® Money).
- Transfer money between accounts.
- Print out account information for your records.
- Set up custom email alerts.
- Access Bill Pay (online bill payment).

You can also view your eStatements through Home Banking. eStatements give you all the same information as traditional statements, plus these great benefits:

- **Fast** – eStatements are available days sooner than mailed statements.
- **Safe** – Eliminate the risk of lost or stolen mail.
- **Convenient** – View your eStatements at any time, without the paper clutter.

MoneyDesktop™ offers secure, easy personal financial management tools through WUHEFCU's Home Banking. It empowers you to take control of your finances and manage all of your money from one place. This product is **FREE** as long as you're a WUHEFCU Home Banking member.





## TIME FOR A LITTLE TIME OFF?

### Vacation Loan Sale

Everyone needs a break from everyday life, but not everyone can afford one. That's why WUHEFCU is pleased to offer you affordable financing for all your vacation dreams. With the help of a low-rate Vacation Loan, you can get the money you need for the vacation you want and deserve.

- Up to a 1% discount off the current rate
- Terms up to 12 months
- Affordable payments
- No prepayment penalty

This special loan rate is only available during July and August 2015, so apply today! Simply stop by or visit [www.wuhefcu.org](http://www.wuhefcu.org) to fill out our online application.

## RATES TO REV YOU UP

### July Car Loan Sale

There's something about driving off in your dream car that can get your heart racing. Don't let a high interest rate on your auto loan bring you down! Take advantage of our July Car Loan Sale and enjoy:

- Up to a 1% discount off the current rate

In addition to a great rate, you'll drive off with these great benefits:

- Affordable payments
- Up to 100% financing
- Extended warranty and GAP insurance

Get pre-approved today! Then, visit any participating GrooveCar dealership during the month of July, and tell them you're financing through WUHEFCU. To learn more, visit [www.wuhefcu.org](http://www.wuhefcu.org) and click on the GrooveCar icon.

**Refinance your loan, and put the brakes on high rates.**

Already have a car you love – but not so in love with your payment? Our July Car Loan Sale applies to refinances, too! Just drive your auto loan from another financial institution to us to boost your summer savings.

*You are just one click away from the*  
**BEST CREDIT UNION AUTO BUYING RESOURCE ON THE PLANET!**

Shop New & Used Cars    Browse Dealer Inventory    Virtual Test Drive    Mobile Website

Save thousands and get your dream car here – [GrooveCar.com/Winthrop](http://GrooveCar.com/Winthrop) or call a member services representative at 866-476-6834

**EVERYTHING AUTOMOTIVE**  
POWERED BY GrooveCar



# TAP INTO THE MOST CONVENIENT WAY TO BANK.

## Continued

### Key Features

- **Account Aggregation:** MoneyDesktop™ gathers basic financial information from ALL of your different financial accounts and organizes it into one convenient place.
- **Expense Tracking:** Categorize and track spending from your various financial accounts. See everything that is coming in and going out, and make more informed financial decisions.
- **Budgeting:** Create relative budgets based off your actual spending, income, debts and expenses. Mobile access makes budgets easy to reference, update, and actually stick to.
- **Debt Management:** MoneyDesktop™ gives you step-by-step instructions on how to get your debt under control. Create a customized plan based on your debts, income and budget.

All you need to begin using **MoneyDesktop™** is a Home Banking account. If you're not using WUHEFCU's online banking already, sign-up at [www.wuhefcu.org](http://www.wuhefcu.org).

Best of all, Home Banking and eStatements are FREE and incredibly easy to use. And, if you do have questions, simply check out our online tutorial. Enroll today at [www.wuhefcu.org](http://www.wuhefcu.org)!

# TWO GREAT BENEFITS OF MEMBERSHIP

### FREE Checking

Free Checking from WUHEFCU is the perfect solution for simple, worry-free checking, featuring:

- NO monthly service charge
- NO minimum balance
- NO per check charge
- The first 50 checks are FREE
- No direct deposit required

Add up the charges or required minimums you currently have for your checking account, and compare them to WUHEFCU's Free Checking. Sign up today. You'll start saving money as soon as you open an account!

### Visa® Debit Card

This card works like a check (with funds drawn directly from your account as you make purchases) and an ATM card, if you need cash.

- Use your debit card for purchases wherever Visa is accepted.
- Enjoy surcharge-free ATM services at 7-Eleven® stores, King Kullen Grocery stores and Allpoint™ and Alliance One ATMs. (Surcharge-free ATM locators can be accessed via [www.wuhefcu.org](http://www.wuhefcu.org).)
- Point-of-sale transactions are unlimited and free.



## LAUNCH OF LUNCH & LEARN SEMINARS

WUHEFCU is proud to provide Lunch & Learn seminars – informative sessions designed to help you improve your financial health...all while you have lunch. After all, you've gotta eat – you may as well learn something valuable while doing it!

There are no sales pitches – just information on topics that matter to you, like Protecting Yourself from Identity Theft, presented by Matthew Sotirhos, Assistant District Attorney, Economic Crimes Bureau of Nassau County, held on June 8.

This fall, sessions include:

- Buying a New Car? Steps toward a Seamless Car-Buying Experience
- First-Time Home Buying Tips

Watch our website and flyers for more information. Lunch & Learn seminars are always FREE, and we always welcome members' ideas on other topics of interest.



## BOARD MEMBERS, STAFF & VOLUNTEERS

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Patricia Ryan, 1st Vice Chair  
Brian Malone, 2nd Vice Chair  
Carol Kristianson, Treasurer/Secretary  
Peggy Murphy, Board Member

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Chanique Baker, Member Svc. Rep.  
Kevin Ramsahai, Member Svc. Rep.

## WUHEFCU Ambassadors

Fran Cox  
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Sherri Forsett  
Lorraine Friscia  
Myrta Gonzalez  
Laura Grau  
Mary Hart  
Khadijah Holley  
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Shannon Jarvis  
Joanne Krafft  
Andrew Lasala  
Maurice Morrison  
Maria Marquez-Cruz  
Narda Silvera  
Lisa Walker  
Paula-Jean Thomas  
Yolanda Cadet-Smith



VISIT US  
ONLINE

## EASY TO WRAP. EASY TO GIVE.

### American Express® Gift Cards

No more stressing over finding the perfect present! Whether it's for a birthday, wedding, graduation, baby shower or any other occasion, WUHEFCU has the perfect gift that's easy to give to all your loved ones – our American Express® Gift Card. It gives recipients the chance to buy whatever they want, wherever they want!\*

Purchase the WUHEFCU American Express® Gift Card at our branch office.

\*Welcomed everywhere American Express® is accepted.



## VISA® CREDIT CARDS

Rather than using a national bank's credit card with sky-high rates and fees, take charge with a low-rate Visa credit card from the place that will never take advantage of you – WUHEFCU. Our Visa outshines the competition with:

- Low, fixed rates starting at 7.9% APR\*
- Free balance transfers
- NO foreign transaction fees

Transfer your high-rate balances to start saving money today! Stop by our branch or visit [www.wuhefcu.org](http://www.wuhefcu.org) to apply.

\*APR=Annual Percentage Rate. Credit subject to approval. Rates subject to change based on applicant creditworthiness.

## ATTENTION, TRAVELERS!

Planning to travel out of the country and intending to use your WUHEFCU Visa Debit or Credit Card on your trip? If so, contact us one week before you leave to tell us when and where you'll be traveling, so the fraud department won't block your charges for security purposes. **Call 516-493-9400 x106 or 109.**

Don't forget to obtain foreign currency before you leave. Visit [www.wuhefcu.org](http://www.wuhefcu.org) and link to eZforex, a foreign currency exchange service.



## HOLIDAY CLOSINGS

Please note that we will be closed:

**July 3 – Independence Day**  
**September 7 – Labor Day**

