



IT'S YOUR MONEY

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WUHEFCU

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Email: info@wuhefcu.org

BRANCH HOURS

Monday 12 Noon to 7 PM

Tuesday – Thursday 8 AM to 3 PM

Friday 6 AM to 1 PM

WUHEFCU is *Going Green!*



Beginning Spring 2016, Our Newsletter Will Be Online Only

We're excited to announce that WUHEFCU is doing its part to help save trees and protect the planet with an environmentally friendly e-newsletter! Beginning in the spring of 2016, we will be replacing our traditional printed newsletter with an online-only version that will be available on our website.

The new, online-only newsletter will contain the same great information you've come to expect from us, including:

- Helpful tips
- Timely articles pertaining to the financial industry
- Special offers
- Updates on WUHEFCU happenings

Not only will our online newsletter continue to inform and enlighten members, but it will also reduce our carbon footprint while minimizing clutter for recipients. Plus, it will be easily accessible with just a few clicks – anytime, anywhere! Just visit www.wuhefcu.org from your laptop, PC, phone or tablet...and never worry again about accidentally tossing or misplacing your WUHEFCU newsletter.

We look forward to going green this spring!





GET A HELOC AND TURN YOUR TO-DO LISTS INTO CHECKLISTS

- ✓ Replace the roof
- ✓ Install solar panels
- ✓ Update the bathroom

Here at WUHEFCU, we know nothing grinds a project to a halt faster than a lack of funds. That's why we offer Home Equity Lines of Credit (HELOCs) and Closed-End Mini Home Equity Loans designed to turn your home's equity into cash! Apply today and get in the "get it done" spirit with these great benefits:

- **Competitive rates**
- **Up to 80% financing**
- **Fast decision-making**

Plus, from January through March 2016, we'll cover closing costs!*

No need for home improvements? You can also use the money to cover emergency expenses, consolidate debt or take off on a long overdue vacation. The choice is yours!

To apply, just visit wuhefcu.org or call Loans by Phone at 866-682-0475. Applications can be completed 24/7!

*Member pays mortgage taxes, and loan must close by 4/30/16.

COLLEGE BOUND? GET CASH FOR CLASS!

Announcing Our 18th Annual Scholarship Award

Don't get schooled by school expenses. At WUHEFCU, we take seriously our mission to help members succeed with their educational goals – and for that reason, we're proud to announce that we will be offering our 18th annual scholarship giveaway this winter!

If you're an active WUHEFCU member and a high school senior who is college bound for the first time, you are eligible to apply. As in previous years, we will be awarding three scholarships in the following denominations:

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

The money can be put toward college-related expenses such as tuition, books and school supplies.

Just visit www.wuhefcu.org to print an application form or pick one up at our branch.

Fully completed applications must be received by WUHEFCU by 1 PM on Friday, February 26, 2016, to be considered.

Good luck to all applicants!

Transfer Your Balances & Leave High Interest Rates in the Dust!

Free yourself from high rates and fees by transferring your balances to a WUHEFCU Visa® credit card! We'll help you clear credit card clutter and tidy up your finances with:

- **FREE balance transfers**
- **Low, fixed rates starting at just 7.9% APR***
- Affordable monthly payments
- Same rate for both purchases and cash advances
- Nationwide ATM access
- Interest-free, 25-day grace period for repayment in full

So go ahead – run up balances on your department store cards and then consolidate balances to a WUHEFCU Visa. Apply now at www.wuhefcu.org.

*APR=Annual Percentage Rate.

IMPORTANT REMINDER:

Credit, debit and ATM cards not used in the past year will be CANCELLED by 2/28/16!

This will help protect member accounts from fraud and identity theft. Please note that if you have an ATM and debit card for the same account, your ATM card will be cancelled.

If your card is cancelled, a new one will need to be ordered. Please refer to the Fee Schedule for applicable fees.

Thank you for your cooperation and understanding!



SCORE MORE WITH WUHEFCU'S REWARDS PLAYBOOK!

WUHEFCU is proud to announce that we are in the process of revitalizing our member recognition program! It's your participation that allows us to remain financially healthy and provide you with the best products and services available – and the new Rewards Playbook program (set to launch in the first quarter of 2016) is our way of saying thank you for your business.

We will provide further updates on our website in the coming months, so visit www.wuhefcu.org for additional information.

CONTROL YOUR DEBIT CARD USAGE

Download CardValet Today!

With the FREE CardValet® app, WUHEFCU debit card holders can now define when, where and how their card is used. You can:

- Turn your card on and off
- Set spending limits
- Control transactions for specific merchant categories
- Restrict transactions to merchants located within a certain range of your location
- Be notified of card usage with real-time alerts

These powerful capabilities enable cardholders to remotely monitor and control debit card transactions, review usage for their children and safeguard against fraud. For information or to download the app, visit www.wuhefcu.org.

CardValet



TOP THREE TAX-TIME TIPS TO REDUCE STRESS

It's no secret that tax time can be taxing on one's stress levels. Fortunately, a few simple tips can greatly improve your tax-filing experience:

1. Select an experienced tax preparer.

Unless you're planning to file your own taxes, you'll need to find a reputable tax professional to prepare your taxes for you. Check with friends and family members for recommendations, and make sure the preparer has a PTIN (Preparer Tax Identification Number). If your tax situation is complex, take some time to research the credentials, qualifications and educational background of the various preparers you're considering. Lastly, ask about each preparer's fees, so you can compare and know what to expect.

2. Gather needed information and documentation.

Your preparer will need a variety of documents and personal details in order to file your taxes. Write down the addresses of any properties you own as well as your Social Security number and those of any dependents.

You'll also need to provide applicable documentation, including, but not limited to:

- Form W-2 from your employer (or Form 1099-MISC if you're an independent contractor)
- Form 1099-INT, Form 1099-DIV and/or Form 1099-B showing interest earnings
- Form 1098 listing the interest you paid on your mortgage
- Receipts for any charitable donations

3. Make the most of your tax refund.

Though having a responsible plan for your tax refund might not alleviate your tax-time stress, it will certainly alleviate your overall financial stress. Consider using your refund to pay down high-interest debt, start an emergency fund, save for retirement or invest for your child's college education. Your future self will thank you for it later!

Sources:

http://www.investopedia.com/articles/pf/07/tax_prep.asp

<http://www.bankrate.com/finance/taxes/7-ways-to-get-organized-for-the-tax-year-1.aspx>

BOARD MEMBERS, STAFF & VOLUNTEERS

Board of Directors

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

Supervisory Committee

Peggy Murphy, Committee Member
Sonja Robertson-Lake, Acting Chair
Vacant

Staff

Carol Kristianson, President/CEO
Suzanne Silva, Manager/Credit Union COO
Nancy Kelleghan, Business Development
Fernanda Vieira, Loan Underwriter
Carla Cunha, Loan Underwriter
Chanique Baker, Member Service Rep.
Kevin Ramsahai, Member Service Rep.
Helder Cancelinha, Member Service Rep.

CONTACT US

24/7 Call Center

866-363-9266

Audio Response Teller (Telephone Banking)

516-493-9400

Loans by Phone 24/7

866-682-0475

Loan Department

516-493-9400 x105

Collection Department

866-381-3790 or 516-493-9400 x109

Visa® Credit Cards

516-493-9400 x106

ATM & Debit Cards

516-493-9400 x106

Home Banking & E-Bill Payment Department

516-493-9400 x109

Lost or Stolen Visa CREDIT Cards

800-682-6075

Lost or Stolen Visa DEBIT Cards

800-417-8715

Routing & Transit (ABA)

221476691

www.wuhefcu.org



VISIT US
ONLINE



MINION DAY RECAP

Thank you to all who joined us on October 23 for Minion Day! This in-branch event was designed to share loan information with our members. A great time was had by all!

Interested in learning more about our loan offerings? Just visit www.wuhefcu.org.



ANNUAL MEETING AND ELECTION ANNOUNCEMENT

At WUHEFCU, preparations are underway for our 2016 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. **The annual meeting will take place on Tuesday, March 15, in the Winthrop Research Institute at 12 noon.**

Individuals up for re-election this year are Stephen Delaney and Brian Malone. Anyone wishing to be considered as a nominee for the Board of Directors must submit a petition to Board Secretary Carol Kristianson by February 19, 2015. To qualify for a position on the Board, the member must be in good standing, and the submitted petition must include:

- Member's name
- Signed statement of willingness to serve if elected to office
- Signatures and account numbers of 20 members in good standing

A list of the nominees will be available at the credit union by March 7, 2016.

Mark your calendar. Lunch and raffle prizes will be provided after the meeting. We look forward to seeing you there!

NEW!

WUHEFCU will be offering first mortgages very soon! Watch www.wuhefcu.org for more information.

HOLIDAY CLOSINGS

Please note that we will be closed:

January 18 – Martin Luther King, Jr. Day
February 15 – Presidents Day

