

## Spring is in the air!

### Shredding Services for the community

Back by popular demand, the credit union will be hosting two shredding events this year. Members of the credit union and the community are invited to bring any documents that need to be shredded to one of two sites this spring. It's free, it's easy and it's secure.

#### Event Dates:

**April 30th 10:00 a.m. to 1 p.m.**

(Corner of Whittaker/Willis Rd in the Lincoln Consolidated Schools parking lot.)

**May 21st 10:00 a.m. to 1 p.m.**

(424 S. Mansfield Credit Union Parking Lot)

### AnnualCreditReport.com

Please remember that Federal legislation allows you to request free copies of your credit report. This legislation requires each of the three credit bureaus to provide consumers with a free copy of their consumer credit file once a year. Simply visit [www.annualcreditreport.com](http://www.annualcreditreport.com) and follow the online instructions.

We recommend not requesting all three at once but instead splitting it up and waiting three months between orders. This method will allow you to avoid having a twelve month gap between review periods.

### Washtenaw Federal Credit Union Annual Meeting

**When:** Tuesday April 19, 2011 at 5:30 pm

**Where:** Credit Union Board Room - Main Office 424 S. Mansfield Ypsilanti, MI 48197

**Come let your voice be heard!**

### Look for CarQuotes on our Home Page

Washtenaw Federal Credit Union has partnered with CarQuotes.com to offer its members CarQuotes' exclusive Know Before You Go pricing on new and used vehicles.

**Get a low, up front price before heading to the dealer!**  
Go to [CarQuotes.com](http://CarQuotes.com) or call 800-500-7010

Find out what your current car is worth through a free pre-inspection trade estimate from Black Book – the same resource dealers use for trade-ins.

### Spring into a new low rate Loan!

**Borrow up to \$3,000**  
**12 month term 1.49% apr**  
**24 month term 2.99% apr**



### We will be closed the following Dates

Good Friday (noon - 3 p.m.)	Friday, April 22, 2011
Memorial Day	Saturday, May 28, 2011
	Monday, May 30, 2011
Independence Day	Saturday, July 2, 2011
	Monday, July 4, 2011

#### Tickets Available in May

Adults	\$38.00
Jr./Sr.	\$19.00
2 Day Ride/Slide	\$71.00

Available until Oct. 30th



**Washtenaw Federal Credit Union**  
424 S. Mansfield Ypsilanti, MI 48197 (Main) (734)484-5100  
1861 Whittaker Rd. Ypsilanti, MI 48197 (Branch) (734) 961-0506  
M.E.T.S. (734) 484-6100 FAX (734) 484-1715  
WebPage [www.washtenawfcu.org](http://www.washtenawfcu.org)  
E-mail [info@washtenawfcu.org](mailto:info@washtenawfcu.org)



## Rates

(Accurate as of March, 31, 2011)

	Rate	Apy
- Share/Savings	.15%	.15%
- Bonus Shares	.25%	.25%
- IRA Shares	.50%	.50%
- Club Accounts	.15%	.15%
- Other Shares	.15%	.15%
- Money Market Checking		

(March 2011)

\$2,500 - \$9,999	.25%	.25%
\$10,000 - \$24,999	.30%	.30%
\$25,000 plus	.35%	.35%

### Term Share Accounts

(Accurate as of March 31, 2011)

Subject to change each Wednesday)

180 Day	.50%
270 Day - New Money	.60%
1 Year	.75%
18 Month	1.11%
2 Year	1.11%
3 Year	1.51%
4 Year	1.90%
5 Year	1.90%

### IRA Term Share Accounts

(Accurate as of March 31, 2011)

Subject to change Wednesday)

180 Day thru 5 Year	Same as Above
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### Loan Rates

As Low As

Vehicles	Fixed	2.75% <sup>apr</sup>
Unsecured	Fixed	9.95% <sup>apr</sup>
Home Equity	Fixed	4.75% <sup>apr</sup>
	Variable	5.00% <sup>apr</sup>
VISA	Fixed	9.90% <sup>apr</sup>
	(Purchases or Advances)	
	Fixed	9.90% <sup>apr</sup>
	(Balance Transfers or Convenience Checks)	

### 2010 - 2011 Board of Directors

Robert Slone Jr., Chairperson  
 James Roberts, Vice Chairperson  
 Sarah Epskamp, Secretary  
 Bob Oliver, Treasurer  
 Elias Chapa, Director  
 Jason Hansen, Director  
 Margaret Ann Kildau, Director

### Supervisory Committee

Vacant, Chairperson  
 Robert Scull, Member  
 Vacant, Member

### Management

Gregory J. Gurka, President/CEO  
 Marge Simonson-Young,  
 Executive Vice-President  
 Cynthia A. Stempien,  
 Vice-President of Lending

### Member Service Supervisors

Catherine  
 Vanessa

### Member Service Representatives

Carol \* Catherine \* Galen  
 Jennifer \* Kim \* Linda  
 Nicole \* Sandy

### Loan Representatives

Nik  
 Kate

Looking for a new innovative way to teach your children about savings? Go to our home page and Log onto Family Mint, our new partner in financial education.

Remember, April is Youth Financial Literacy Month

The simplest way to raise money-smart kids

Online budgeting for kids

- Automates allowance
- Motivates kids to save
- Teaches kids to set goals

FamilyMint

## We now offer Private Student Lending

Available to those that have exhausted available federal loan programs.

Additional information on this and many other college topics are available on our website. Register now for a one-hour college planning night webinar just look for Private Student Lending under the Products Tab.



## Watching for Elder Abuse!

Phony contractors, telemarketers, internet scammers and telephone phishing schemers may not be the only ones trying to steal the hard earned dollars of elderly Americans. Studies find that many times the culprit/abuser is much closer to home, a family member. "While cases of elder financial abuse are heavily underreported, studies indicate that the abuser is a family member or trusted professional in more than half of the reported incidents" states a report from the Credit Union National Association.

The Elderly are a prime target since they hold a majority of the wealth in the nation and they are the fastest growing segment of society. Older Americans living with chronic conditions like Alzheimer's, Parkinson's or those that have suffered a stroke are more vulnerable to being exploited.

If you suspect a family member or friend is being exploited or is exploiting an elderly relative follow these steps.

Write down your suspicions being specific; Stay calm. Remember facts, not emotion, will win the case; Document whom you speak with and when; Contact Adult Protective Services, local law enforcement and/or the person's financial institution. In an emergency call 911.

The hotline to report Elder abuse in Washtenaw county is (734) 481-9110.

## Need a loan? We can help... It's what we do

Washtenaw Federal Credit Union, your credit union, has money to lend. Over the past sixty years we have helped thousands of members finance everything from cars to vacations; from homes to weddings and everything in between. Our loans offer competitive rates, quick approvals and flexible terms.

So if you need a loan, call one of our friendly, knowledgeable and helpful loan representatives. In most cases we can complete the process in just one day. If you don't have time to call during business hours relax, you can apply on-line at [www.washtenawfcu.org](http://www.washtenawfcu.org).

