

From Alice's desk...

Wow! Where has this year gone! We're well on our way to the Thanksgiving and Christmas Holidays!

We've got a number of things going on at the credit union!

Stop by for "Popcorn Fridays!"

New Christmas Club accounts for 2012 can be started as early as October 27, 2011.

If you have one of the following here at the credit union you're eligible for further discounts on loans: a Visa Credit Card, Direct Deposit into your account or have an active checking account. Contact a loan officer today! And before you let another financial institution talk you in to moving your loan to them, let us know and see if we can match or beat the rate they're offering!

I'd like to continue to encourage you to sign up and receive your monthly Visa bills as well as your member account statements via e-statement! This will help enable the credit union to keep costs lower which in turn will enable us to provide more cost effective service to our members.

Our Visa card has gone Platinum and you now have the availability to design your own Visa card; meaning you are able to upload photos to have printed on your visa card, whether it is a child, grandchild or pet for a fee of \$25.00. Just log on to www.wccfcu.org and click on the link provided. You can also have Visa alerts sent to your mobile phone.

Our current loan specials are:

ATV loan as low as 3.50% apr for up to 60 months

Fall clean up loan; \$4,000 @ 4.00% apr for up to 36 months

Move your loan to us for up to 3.50% apr off your current rate!

We will be offering the skip-a-pay program again this year. For a fee of \$25.00 + the monthly interest on your loan you can elect to skip either the December or January payment. Talk to a loan officer for details!

*As always, on behalf of the Staff, Board of Directors and Supervisory Committee, thank you for remaining a **loyal and vital part** of Wood County Community FCU. We appreciate your business!*

*With kind regards,
Alice McCoy, CEO*