Washington County Teachers
WCTFCU
Federal Credit Union

Spring 2008

www.wctfcu.net

Apply for loans 24/7
Check rates
Link to internet banking
Calculate loan payments
& more!

Main Office
823 Commonwealth Avenue
Hagerstown, MD 21740-6801
301-790-3131 (phone)
301-733-2467 (fax)
Monday—Friday: 8am-5pm

Williamsport Branch
16802 Virginia Avenue
Williamsport, MD 21795
301-582-9170 (phone)
301-582-9173 (fax)
Monday—Friday: 8am-5pm
Saturday: 9am-noon

Toll-Free Telephone Number
877-928-3234

Telephone Banking
301-790-3742

Website
www.wctfcu.net

Routing/ABA Number
255079527

Staff

Steve Ebersole	CEO
Tammy Arnold	Loan Manager
Jennifer Carley	Branch Manager
Kara Witmer	MSR
Carol Glazer	MSR
Lori Orlando	MSR
Laura Hott	MSR
Brandy Shumaker	MSR

Holiday Closings 2008
May 26-Memorial Day
July 4-Independence Day
September 1-Labor Day
November 27-Thanksgiving
December 25-Christmas

Review, Refinance, Reduce!

When you financed your car with the dealer or another lender, you probably thought it was an attractive deal. Take a moment to review that deal because when you refinance with WCTFCU we will meet or beat your current interest rate by 2%* for the remaining term of your contract. Think how much you could reduce your payments! It's easy to make the switch! All we need is a copy of your existing contract, statement or coupon book from your current financial institution, a completed WCTFCU Loan Application, and proof of your insurance. Review your loan contract, refinance with WCTFCU, and reduce your payment!

*Based on credit worthiness. We will beat your rate with another lender by 2% with a minimum rate of 5.00% (subject to change at any time) on new or used vehicles. New monies only. Autos 2003 or newer.

Spring CD Special!!

Grow your money right along with the Spring flowers with a

5 month CD at

4.00% APY*

$1,000 minimum to open
Limited Time Only!! 4/14/08 – 4/30/08
*** Annual Percentage Yield (APY). Annual Percentage Rate (APR) = 3.93%.**

Early withdrawals are subject to penalty and may reduce earnings.
Upon maturity, all funds will be deposited into the member's share savings account.

Dormant Account Warning

Maryland State Law requires that all savings accounts have a deposit or withdrawal within a three year period or the account must be reported and the balance sent to the state. Although State Law allows for a transaction once every three years, we at WCTFCU recommend performing a transaction once every year so that it is a routine that can be remembered more easily. Think of it as Spring Cleaning for your account!

Sign Up for
Online Banking
Today!
Fast. Convenient. Free.

Current Rates

New Vehicle Loan	
as low as	5.50%
Used Vehicle Loan	
as low as	5.50%
Personal Loan	
as low as	9.50%
Home Equity Loan	
as low as	6.75%

Mortgage Loans and Refinancing available, please contact us for rates.

Share Savings	2.02% APY
Share Draft	2.02% APY
Holiday Club	2.02% APY
Money Market	3.51% APY
3 Month CD	3.00% APY
6 Month CD	3.25% APY
9 Month CD	3.40% APY
12 Month CD	3.51% APY
18 Month CD	3.25% APY
24 Month CD	3.25% APY

Rates are current as of March 4, 2008 and are subject to change without notice. Current up-to-date rates are available by contacting the credit union or at our website www.wctfcu.net. All loans are subject to member qualification.

Financials

Assets	$38,328,035
Shares	$32,409,085
Loans	$21,406,803
Members	4,186

As of February 29, 2008

NCUA
EQUAL HOUSING LENDER

WCTFCU Annual Privacy Notice

We, our, and us, when used in this notice, means Washington County Teachers Federal Credit Union. This is our privacy notice for our members. When we use the words "you" and "yours" we mean the following types of members: Our consumer members who have a continuing relationship by purchasing or holding financial products or services such as a(n):

- Share account
- Loan account
- Self-directed IRA
- Mortgage brokerage services
- Former members

We will tell you the sources of the information we collect about you. We will tell you what measures we take to secure that information. We first define some terms.

Non-public personal information means information about you that we collect in connection with providing a financial product or services to you. Nonpublic personal information that is available from public sources, such as telephone directories or government records. Hereafter, we will use the term "information" to mean nonpublic personal information as defined in this section.

An **affiliate** is a company we own or control.

A **non-affiliated third party** is a person we do not employ or a company that is not an affiliate of ours. This is also known as nonaffiliated third party, or simply, an "other party."

The Information We Collect: We collect information about you from the following sources:

Information you give us on applications or other forms
Information about your transactions with us
Information about your transactions with other parties
Information we receive as a result of verifying member information.

Information We Disclose About You: We do NOT disclose any information about you to anyone, except as permitted by law. Examples of this might include disclosures necessary to service your account or prevent unauthorized transactions.

The Confidentiality, Security, and Integrity of Your Information: We restrict access to information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards to protect this information.

Information About Former Members: We have the same policy about disclosing information about former members as we do about current members.

"Click" It's That Quick!

With WCTFCU's online banking and IPAY bill payer service, paying your bills, making donations to charities, or even sending a monetary gift to family can be as quick as "click."

If you haven't already, contact us to get set-up for online banking. Once you're online, setting up bill pay is as simple as a clicking "Pay Bills" and answering the questions. You will be notified of your approval within one business day. Once approved you can start paying bills (one time or recurring), pay a person, transfer funds to another institution, send a donation, or even send a gift check.

At WCTFCU accessing your account and taking care of business is as simple as click!

Thanks Members!

The 58th Annual Membership Meeting was held on February 19, 2008 at the Four Points Sheraton of Hagerstown. Everyone in attendance enjoyed the good food and fellowship! The election for the Board of Directors has the following incumbents leading the Credit Union for an additional two year term: April Bishop, Trudy Gift, Downs Hewitt, Donna Newcomer, and Richard Reynolds. We look forward to their continued leadership in the future of the Credit Union!

Protect Your Identity!

Be aware of scams in which fraudulent emails claiming to come from WCTFCU or the Credit Union National Association ask recipients to click on hyperlinks to update account information, activate cards, read an alert message, or complete a survey to receive a fee. One variation of the fraudulent emails even tells recipients they need to update their account information because WCTFCU has installed new security as a result of phishing scams. These are not legitimate emails, and members should not click on any links in these emails or respond via telephone with any confidential information such as account numbers, card numbers or Social Security Numbers.

Did You Know Your Credit Union Offers All of These Products and Services?

* branch location only

- Free Internet Banking
- Free Check Imaging
- Free Online Bill Pay
- Free Telephone Banking
- Money Market Accounts
- Safe Deposit Boxes*
- MD Notary Services
- Drive-up Window*
- Travelers Checks
- Money Orders
- Online Loan Applications
- Gift Checks
- Direct Deposit
- Debit and ATM Cards
- Certificate of Deposit
- Domestic/International Wires
- 24 Hour Drive-up ATM*
- Cash Machine at WCBOE
- Saturday Hours 9-12*
- Holiday/Vacation Club