

**WYOMING COUNTY SCHOOL EMPLOYEES  
FEDERAL CREDIT UNION**  
836-4809 OR 945-4000

Tunkhannock  
Area

**Educator**

[www.creducorp.com/wcsefcu](http://www.creducorp.com/wcsefcu)

Keystone  
College

Lackawanna  
Trail

January 5, 2015

Credit Union News for Members

**THERE'S NO THIEF LIKE A DEBIT-CARD THIEF!**

... and it's SO frustrating, because sometimes thieves make off with the money in your checking account and you have your card right in your pocket!! Wow! Here are some things you can do to GUARD your CARD!

- Keep a **CLOSE WATCH** on your **account**. Check your monthly statements and use "CU-at-Home" to monitor it often during the month.
- Use a **CREDIT CARD** for **on-line** transactions or for **large** amounts.
- **Use your PEN** and sign for transactions rather than use your PIN!
- At ATM's, gas pumps, etc. look for added or **suspicious devices** that might skim your number from your card. Cover your hand whenever you enter your PIN.
- Make sure the credit union has your **best contact information** in case you need to be notified in a hurry about suspicious transactions or card alerts.
- **NEVER give your card number** to someone on the telephone! Scammers pose as utility-company representatives and computer tune-up experts from Microsoft who gain access to your computer.
- Unless YOU initiated the conversation, **NEVER give your personal information** or card data to someone in an **email** or on the **phone!**

**KELLY LANDON STEPS UP TO HELP!**

It is with a great deal of good fortune and a tribute to the volunteer spirit of the credit-union movement that we announce that Kelly Landon has come forward to serve on your board of directors. Existing board members have often wished that some of our younger members would do what Kelly has done. We hope that he has set a trend and that others who see the value of our "do-it-yourself" financial cooperative might also consider the same.

Kelly is currently a school counselor at Tunkhannock Area High School. Prior to that, he taught Physics for 20 years and was an assistant coach of the Tiger football program. He holds a Bachelor of Science Degree in Industrial Engineering from Columbia University and a Masters Degree in Secondary School Counseling from The University of Scranton. He volunteers his time in the Tunkhannock Youth Sports programs and local non-profits. He resides in Tunkhannock with his wife, Kristin, and their two children.

Thank you, Kelly; we appreciate your volunteer spirit and look forward to your help in keeping our little credit union as the place "where we belong"!

**SAVE YOUR 12/31 STATEMENT!**

Please hang on to your 12/31 credit-union statement; you might need it at tax-preparation time for the amount of

- mortgage interest you paid during 2014 (We don't report it to you if it's under \$600.)
- dividends you earned during 2014 (We don't report it to you if it's less than \$10.)
- tax we withheld from your dividends if we were required by the IRS to do so

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**11/30 Box Score**

- Members: 1,272
- Assets: \$15,037,060
- Shares: \$13,263,764
- Loans \$8,132,207
- YTD Loans \$3,962,800
- Draft Accounts 459



**PSSSSST!**

Want to make a **6%** return on your money?

Apply for a **7%** signature loan to pay off a **13%** credit card!

**PRESTO!** You've turned a **6%** profit!

## WINTER DIVIDENDS ANNOUNCED

Split-rate Category	Q4 APR	Q4 APY
\$50,000 - and over	.250%	.250%
\$25,000 - \$49,999.99	.200%	.200%
\$10,000 - \$24,999.99	.150%	.150%
\$300 - \$9,999.99	.150%	.150%
\$ 0 - \$299.99	.000%	.000%

These are the 1231 dividends and are NOT guaranteed to be the same on 3/31.

## Chalk Dust

*Money-Saving Movie Tickets Available*

CINEMARK	
Platinum (any show)	7.50
DIETRICH THEATRE	
Child	5.00
Senior	6.00
Adult	7.50
MOVIES 14, Wilkes-Barre	7.25
REGAL, Dickson City	7.00
Premium (any show)	8.00

### FEEL PRESSURED WITH DEBT?

Every year at this time, some members feel terrible about the debt they face. We can surely help with a consolidation loan; and we'd like to help you with some tremendous advice from the Khan Academy--you'll love it, it's very well done, and it's wise beyond words: <http://www.bettermoneyhabits.com/en/videos/steps-to-help-get-out-of-debt.html> You'll see a link to it on the home page of our web site.

**Your savings insured to \$250,000**

**NCUA**

National Credit Union Administration,  
a U. S. Government Agency

## FEES WE CHARGE . . .

### Regular Shares Accounts

Dormant Account Service Charge (balance is less than \$50 with no activity for 12 months)	\$ 2.00	per month
"CU-at-Home" fee, if you do not have a draft account	20.00	per year
Copy of statement from archival sources (fiche, film, disk)	3.00	per month
Third-party check withdrawal	1.00	

### Christmas Club Shares

Early withdrawals [One withdrawal before annual payout is allowed without penalty; but a second will generate a fee of 5% of withdrawn shares (to \$10 maximum) and the club must be closed.]

### Draft (Checking) Accounts

Monthly fee, if balance of <b>regular</b> shares falls below \$100 during the month	5.00	per month
Dormant Account Service Charge (less than three transactions per month)	2.00	per month
Transfer Fees (after six free transfers per month)	10.00	per item
Courtesy Pay when you have "opted in" (agreed to) allow us to pay a draft when your account is NSF	10.00	per item
NSF overdrafts when you have opted out of Courtesy Pay	25.00	per item
Negative-balance fee - when we <u>must pay</u> , because we cannot return an item (ATM/debit-card POS)	10.00	per item
Stop payment	10.00	per item
Drafts (Checks) First order & for members 55 or over--free from our provider; otherwise member pays difference		
Subsequent orders, per (approximately) 150	11.00	and up
Copy of cancelled draft	1.00	per item

### Debit Cards

ATM Withdrawal Fee (This is OUR fee; machine owners levy their own charge.)	.50	per W/D
Lost Card Replacement Fee	10.00	

### Other Fees

Domestic Wires	10.00	per wire
International Wires (if sent in the currency of the destination country)	35.00	per wire
Western Union Quick Cash (Domestic)	25.00	per txn
Money Orders	.50	per order

### Fees Relating to Borrowing

CarFax - required on all used-car loans	18.00	
Vin-Tek - for electronic liens in Pennsylvania	15.00	
Title fees, including lien	73.00	
Home-equity loan application when no appraisal is needed	200.00	
Home-equity loan application with an appraisal (Appraisals on file can be no older than one year.)	285.00	
GAP insurance (Required if you finance more than 80% of the value.) (MC, ATV, & camper fees are more)	145.00	per auto

### Check Cashing

This fee is charged if your shares balance is < \$50 and balance has not changed in 3 months.)	1.00	per check
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