

For The Record

Fall 2013 Quarterly Newsletter for Greater Watertown Federal Credit Union

AUDIO RESPONSE SYSTEM (CU INFOLINE) WILL CHANGE IN OCTOBER SEE BELOW

Audio Response System Update

In mid-October we will be upgrading our CUSATALK (CU InfoLine) system. This new system will have more functionality and better reliability than the one we are currently using. Please review the following in order to make your change to the new system as easy as possible. If you have any questions or concerns, please contact us, we'll be glad to help you.

Calling – The phone number to access the system has not changed

Logon – Your PIN (personal identification number) has not changed

Transactions – THE TRANSACTION MENU HAS CHANGED to become more interactive and easier to use. You no longer need to remember the conversion number for each suffix (i.e. suffix A is 21) and you no longer need to remember transaction codes. The system will guide you through a series of menus to get to the correct information or transaction you want. If you do not wish to wait for the menu, you can use the following shortcuts from the main menu.

Share Balance inquiry	3,1
Share Draft Balance Inquiry	3,2
Withdrawal from Share Draft	2,2,1
Withdrawal from Shares	2,2,2
Share Draft Transactions	1,1,1,1
Share Draft Electronic Transactions	1,1,1,2
Share Draft Cleared Drafts	1,1,1,3
Share Transactions	1,1,2,1
Share Electronic Transactions	1,1,2,1
Share Certificate Transactions	1,1,3,1
Loan Transactions	1,2,1,1
Loan Payments	1,2,1,2
Transfer from share to draft	2,1,1,1
Transfer from share to share	2,1,1,2
Loan payment from Share Draft	2,3,1,1
Loan payment from Shares	2,3,1,2

Help us celebrate International Credit Union Day - October 17, 2013

Please join us on October 17, 2013 as we celebrate International Credit Union Day. We will be providing refreshments and giveaways for everyone who visits us that day. International Credit Union Day has been celebrated on the third Thursday of October since 1948. The day is recognized to reflect upon the credit union movement's history and to promote its achievements. It is a day to honor those who have dedicated their lives to the movement, recognize the hard work of those working in the credit union industry and show members our appreciation.

Using your Credit Union VISA card could win you \$5,000

The Credit Union is participating in the "Countless Reasons this Season" VISA promotion. Every time you use your Greater Watertown FCU VISA card between November 1 and December 31, 2013, you'll be entered for a chance to win \$5,000. This is a great time to use your card for all your holiday purchases.

Is your limit too low? Call us for an increase application. You can also apply online at www.greaterwatertown.com.

Holiday Closings

October 14, 2013	Columbus Day
November 11, 2013	Veterans Day
November 28, 2013	Thanksgiving
December 24, 2013 close at noon	Christmas Eve
December 25, 2013	Christmas
December 31, 2013 close at noon	New Year's Eve
January 1, 2014	New Year's Day

Have a safe and happy holiday season

Rate Corner 09/30/2013

TERM	APR*
AUTOMOBILE LOANS	
ALL MAKES/MODELS/YEARS	
2 years	2.50% to 10.50% ** #
3 years	2.75% to 10.75% ** #
4 years	3.25% to 11.25% ** #
5 years	4.25% to 12.25% ** #
6 years	4.75% to 12.75% ** #
SIGNATURE LOANS	
1 year	8.00% to 16.00% #
2 years	8.25% to 16.25% #
3 years	8.50% to 16.50% #
4 years	9.00% to 17.00% #
5 years	9.50% to 17.50% #
6 years	10.00% to 18.00% #
HOME EQUITY LINE OF CREDIT	3.25% variable
CHECKING LINE OF CREDIT	14.00%

* Annual Percentage Rate
 ** Rates assume 20% equity
 # Actual rates are based on your credit score

Fee Schedule

Copy of Check.....	\$5	Wire Transfer Out.....	\$15
Over Draft protect.....	\$15	Dormant Acct.....	\$5 per MTH
NSFs.....	\$35	ATM Cash W/D fr Shr ...	\$2
Stop Payments.....	\$20	ATM Cash W/D fr S/D...	\$2
Card Replacements.....	\$5	3rd Party Drafts.....	\$5
Returned Statements.....	\$5	Account History Prints ..	\$5
Early X-mas Club WD.....	\$50	Add'l Statement Copy ..	\$10
Staff Assisted X-fers.....	\$5	Money Orders	\$1

General Information

MAILING ADDRESS:

48 Woodruff Avenue, Watertown, CT 06795

TELEPHONE: 860-945-0611

FAX: 860-274-6389

E-MAIL ADDRESS: Info@GreaterWatertown.com

WEBSITE: www.GreaterWatertown.com

FACEBOOK: Greater Watertown Federal Credit Union

HOURS:

Mon, Tue, Wed, Fri.....8:30AM-5:00PM

Thursday.....8:30AM-6:00PM

HOW'S MY CREDIT?

ORDER YOUR FREE REPORT

The Fair Credit Reporting Act (FCRA) requires each of the nationwide credit reporting companies — Equifax, Experian, and TransUnion — to provide you with a free copy of your credit report, at your request, once every 12 months. The FCRA promotes the accuracy and privacy of information in the files of the nation's credit reporting companies. A credit report includes information on where you live, how you pay your bills, and whether you've been sued or have filed for bankruptcy. The three nationwide credit reporting companies have set up a central website, a toll-free telephone number, and a mailing address through which you can order your free annual report. To order, visit annualcreditreport.com, call 1-877-322-8228. Or complete the Annual Credit Report Request Form and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. You may order your reports from each of the three nationwide credit reporting companies at the same time, or you can order your report from each of the companies one at a time. The law allows you to order one free copy of your report from each of the nationwide credit reporting companies every 12 months.

President's Message

October 17, 2013 is International Credit Union Day and I'm glad to be a part of it for the 33rd time. Although we may look like many other financial institutions, a Credit Union is unique in that we are a financial cooperative, not a for-profit institution. We are chartered to provide financial services to you, our members and owners. The money we lend is the money that you deposited. Our net income is returned to you, our owners, in dividends. This is a unique business model and deserves to be celebrated. If you can, please stop in on the 17th and bring a friend to join our celebration. We'll be glad to see you.

Best Regards,

John Klimas

The holidays are just around the corner.
 See us if you need a holiday loan or to "Skip-a-Payment"