

For The Record

Fall 2014 Quarterly Newsletter for Greater Watertown Federal Credit Union

E-Statements Have Arrived

Register Now for a Better Way to Manage Your Accounts

Cut the clutter and simplify your life with **FREE** E-Statements from Greater Watertown Federal Credit Union. E-Statements are convenient, secure, and private. Whether you want to save time, save a tree, or just get organized, E-Statements are the answer.

How It Works

E-Statements look like printed statements and contain check images. Each month, E-Statements users receive an e-mail message with a link to a secure Web site, where they log in to view, print and save their E-Statements. Members may visit this Web site at any time to print additional copies of their E-Statements, view past E-Statements, or notify us of a new e-mail address. Members can link to the E-Statements Web site through our home banking site at www.greaterwatertown.com.

E-Statements Are Safer and More Convenient Than Paper Statements

Why wait for the mail? With E-Statements, you gain more flexibility and security in managing your accounts.

Get a jump on balancing your accounts. E-Statements are ready three to four days earlier than mailed paper statements.

E-Statements are for your eyes only. Protected with state-of-the-art encryption technology, E-Statements can be accessed only with a valid account number and password.

View clear, crisp statements and check images.

Print statements for your files or save them on your computer or to disc.

Access current and past (back to April 2012) statements from your home computer.

Cancel E-Statements at any time.

How to Register

To register for E-Statements, visit www.greaterwatertown.com. E-Statements are available through our home banking system. Detailed instructions to sign up for both home banking and E-statements are available on the website or at our office. We even have a computer set up in the office where you can register for E-statements the next time you visit.

Rate Corner 09/31/2014

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

Skip-a-Pay Program Continuing in 2014

Need some extra cash for the holidays? The GWFCU skip-a-pay program will allow you to skip your December 2014 OR January 2015 OR February 2015 loan payment by paying a \$25 fee. The interest will continue to accrue and you can expect a larger than normal interest amount in the month after you skip a payment. The program applies only to the following loans:

- Consumer loans (no HELOCs, second mortgages or VISAs)
- Loans originated after May 1, 2014
- Loans that have not had a late charge since May 2014

The form for the 2014 Skip-a-Pay program will be available on November 1

Did you know?

The Greater Watertown FCU will be celebrating its 80th birthday on September 27, 2015. The Credit Union was chartered in 1935 as the Watertown Manufacturing Company Employees Federal Credit Union. The charter was expanded on November 4, 1970 to allow us to serve anyone who lives or works in Watertown, Morris, Bethlehem, Woodbury, Middlebury, Waterbury or Thomaston.

Holiday Closings

Columbus Day	Oct 13, 2014
Veterans' Day	Nov 11, 2014
Thanksgiving Day	Nov 27, 2014
Christmas Day	Dec 25, 2014
New Years Day	Jan 1, 2015

Have a Safe and Happy
Holiday Season



Need a new car???
See us for the loan

