

# ***For The Record***

Spring 2015 Quarterly Newsletter for Greater Watertown Federal Credit Union

## **1935–2015 Celebrating 80 Years of Service**

### **Annual Meeting Announcement**

The 81st annual meeting of the Greater Watertown Federal Credit Union will be held on May 8, 2015 at 6:00PM at the credit union office. The following positions are scheduled for election.

- Board of directors – 3 positions for terms from May 2015 to May 2018
- The nominating committee has nominated the following individuals:  
Moosa Rafey, Lisa Dalton, Angelo Fusco

Nominations for the vacancies on the Board of Directors may also be made by petition signed by 1% of the members. Each nominee by petition shall submit a statement of qualifications with the petition. Each petition must be accompanied by a notarized letter from the nominee stating that they are agreeable to the nomination and will serve if elected. Such petitions must be filed with the credit union Secretary on or before April 30, 2015.

All elections will be determined by plurality vote and shall be by ballot except where there is only one nominee for each position to be filled. Nominations shall not be made from the floor unless sufficient nominations have not been made by the Nominating Committee or by petition to provide one nominee for each position to be filled, or circumstances prevent the candidacy of one nominee for a position to be filled. Only those positions without a nominee shall be subject to nominations from the floor. In the event nominations from the floor when permitted herein result in more than one nominee for a position to be filled, and when nominations have been closed, tellers shall be appointed by the chairman, ballots shall be distributed, and the vote shall be taken and tallied by the tellers and the results announced. When only one member is nominated for each position, they will be elected by general consent or acclamation at the annual meeting.

### **PLASTIC CARD FRAUD IS ON THE RISE PROTECT YOURSELF BY REVIEWING OUR DO'S AND DON'TS**

#### **DON'T**

1. Leave your cards unattended anywhere.
2. Leave your payment cards in your vehicle. A very high proportion of payment cards are stolen from motor vehicles.
3. Lend your cards to anyone.
4. Sign a blank receipt. When you sign a receipt, draw a line through any blank spaces above the total.
5. Write your account number or PIN on a postcard or on the outside of an envelope.
6. Give out your account number over the phone unless you're calling a company you know is reputable.

7. Carry your PIN in your wallet or purse or write it on your ATM or debit card.
8. Reveal financial or personal information unless you have initiated the contact.

**CONTINUED ON NEXT PAGE**

**First Time Homebuyer Seminar  
on April 16, 2015 at 4:00**

**Call us for More information and to  
Register**

**Space is limited**

## Rate Corner 03/31/15

TERM

APR\*

### AUTOMOBILE LOANS

#### ALL MAKES/MODELS/YEARS

2 years	2.50% to 10.75% ** #
3 years	2.75% to 11.00% ** #
4 years	2.75% to 11.50% ** #
5 years	2.75% to 12.25% ** #
6 years	3.75% to 12.75% ** #

### SIGNATURE LOANS

1 year	8.50% to 16.50% #
2 years	8.50% to 16.75% #
3 years	8.75% to 17.00% #
4 years	8.75% to 17.50% #
5 years	8.75% to 18.00% #
6 years	9.75% 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—Changes in Bold

Copy of Check..... \$5	<b>Wire Transfer Out.... \$25</b>
<b>Account Research \$25/hr</b>	<b>Wire Transfer In..... \$10</b>
Overdraft Prot..... \$15	Dormant Acct..... \$5/Mo
Unpaid Draft ..... \$35	ATM Cash WD ..... \$2
Stop Payment ..... \$20	Acct History Prints ..... \$5
<b>Card Replacement .. \$10</b>	Addtl Stmt Copy..... \$10
Returned Statement .... \$5	<b>Money Order..... \$2</b>
<b>Early Xmas Club WD . \$0</b>	<b>Non Mbr Check Cash \$10</b>
Staff Assisted Xfer ..... \$5	
<b>Legal Item Prossng \$50</b>	

## 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

## Holiday Closings

Friday April 3<sup>rd</sup>

Monday May 25<sup>th</sup>

Friday July 3<sup>rd</sup>

## Plastic Card Fraud— continued DO'S

1. Sign your payment cards as soon as they arrive. This enables the merchant to compare your signature at checkout with the one on the card.
2. Carry only those cards you need. Keep them separate from your wallet, in a zippered compartment, business card holder, or small pouch. Keep others secured in a locked safe at home or in a safe deposit box.
3. Keep an eye on your card during transactions, and get it back as quickly as possible. This reduces the risk of your card or card number being copied without your knowledge.
4. Save your credit card receipts to compare against your monthly statements. Also, if you have any reason to dispute a transaction, having the credit card draft will expedite the process.
5. If you receive statements by mail, open them promptly and immediately reconcile them with your receipts. Using your issuer's website, you may monitor your account more frequently. Whether you notice a questionable transaction online or on a paper bill, notify your issuer immediately.
6. Notify your card companies when you have a change of address. If you receive a change of address confirmation and you made no such request, contact your issuer immediately.
7. Check ATM or debit card transactions carefully before you enter the PIN or sign the receipt; funds will be quickly transferred from your checking or other deposit account.
8. Call your credit card issuer immediately if you do not receive your monthly account statement as expected. Undelivered statements may indicate a thief has taken over your account and changed the billing address.