

For The Record

Summer 2013 Quarterly Newsletter for Greater Watertown Federal Credit Union

Annual Meeting

On May 10, 2013 the Greater Watertown Federal Credit Union held its annual meeting at the Credit Union office. The membership reviewed the various financial and operational reports which were submitted. The nominating committee recommended Mark Grossane and Theresa Poirier for positions on the Credit Committee and they were elected. John Orsini was nominated from the floor for a position on the Board of Directors. The nomination was seconded and he was elected.

New Officers are elected

The Board of Directors has elected the following officers:

Chairman	Moosa Rafey
Vice Chairman	Richard Fusco
Treasurer	Lisa Dalton

In Memoriam

We regret to announce that long time Credit Union employee Linda Vaichus passed away on May 3, 2013. She will be missed by both the Credit Union employees and members. Our condolences go out to her family and friends.

Vacation Loans

Need to get away? Whatever your dream vacation, we'll help you finance it with a Vacation Loan. You'll get:

- A low fixed rate unsecured loan vs. using your credit card
- Terms up to 48 months
- Smaller monthly payments

New Employees

We are pleased to welcome three new employees to the Credit Union

Anne will be our new CFO. She comes to us most recently from New Alliance bank where she was an AVP. Her prior employment history includes Mercedes Benz Credit Corporation and Danbury Savings and loan.

Casandra will be our new Operations Manager. Her previous experience includes positions at Webster Bank, Hartford Postal Employees Credit Union and American Eagle Federal Credit Union.

Jessica will be our new Teller/Loan Processor. She comes to us from Naugatuck Valley Savings and Loan.

Keep the car, trade in the loan

Did you know that you can refinance your car loan to a GWFCU car loan and probably save money each month? With automobile loan rates at historic lows, looking into a refinance is something you'll probably want to do. Visit the Credit Union or fill out our online application (www.greaterwatertown.com) and we'll get the process started. Don't think your car is too old to consider a refinance. We don't have any restrictions on the age of the car for our loans. We lend to you, not to your car.

Upcoming Shred Day

Avoid identity theft. Shred any documents that have account numbers or your social security number. In order to help you, we will be having a public shred day on October 5, 2013 from 8:30 until 1:30. Shredding is free, but will be limited to three boxes per person.

DIRECT DEPOSIT
Fast, Easy Convenient

Our Routing and Transit number is 211179652

Rate Corner 05/31/2013

AUTOMOBILE LOANS AS LOW AS 2.50%*

Term	APR**
2 years	2.50% - 10.50%
3 years	3.00% - 11.00%
4 years	3.50% - 11.50%
5 years	4.25% - 12.25%
6 years	4.75% - 12.75%

* The above rates assume a 20% down-payment

** Annual Percentage Rate

Holiday Closings

July 4, 2013

September 2, 2013

October 14, 2013

Independence Day

Labor Day

Columbus Day

Fees

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

Who Can Join?

Any persons who live work, worship or attend school in the towns of Watertown, Waterbury, Middlebury, Woodbury, Bethlehem, Thomaston, Morris or Oakville, Connecticut. Any persons related by blood or through marriage to a current GWFCU member may also join.

President's Message

"The times they are a-changin'

We're here to turn the page

It's the same old story

But it's told a different way"

John Bon Jovi

Those of you who come into the Credit Union on a regular basis have probably noticed many things have changed in the past few months. We have new products and we have a number of new faces. As I reflect back on my short time here, I am amazed at the changes that have taken place, particularly with our staff. We have sadly said goodbye to a number of long time employees, but at the same time we have welcomed new ones. As I see our new staff take their places I know that they will continue the long and strong tradition in this organization of outstanding member service. I can also see the members welcoming the new staff to the Credit Union family. So, the times, they have changed, but the story is the same. We are here to continue to provide you with the kind of service you have come to expect, and we are here to help you, our member/owners, with products and services which will help you to achieve your financial goals.

Best Regards

John Klimas

Home Banking

It's Free

WWW.Greaterwatertown.com