

For The Record

Winter 2015 Quarterly Newsletter for the Greater Watertown Federal Credit Union

1935–2015 Celebrating 80 Years of Service



Another Credit Union Membership Perk: \$3,000 of TruStage™ Accidental Death and Dismemberment Insurance Coverage at No Cost.

One of the nice benefits of your credit union membership is a no-cost TruStage Accidental Death and Dismemberment (AD&D) insurance policy from CMFG Life Insurance Company.

This is important insurance. AD&D coverage pays you or your loved ones a cash benefit after an accident results in a covered injury or loss of life due to an accident.

To receive \$3,000 of AD&D coverage at no cost or obligation, all you need to do is claim it.

For greater protection, you can also add to your no-cost policy by purchasing up to \$300,000 of additional coverage from CMFG Life. You'll find the rates are designed to be affordable.

Don't miss this opportunity to take advantage of your credit union membership. Sign up now for your no-cost or additional AD&D insurance protection.

TruStage™ AD&D Insurance is offered by TruStage Insurance Agency, LLC and underwritten by CMFG Life Insurance Company.

Best wishes for a healthy and prosperous 2014 from the volunteers and staff at GWFCU.

Annual Meeting Announcement

The 82nd annual meeting of the Greater Watertown Federal Credit Union will be held on May 13, 2016 at 6:00PM at the credit union office. The following positions are scheduled for election.

Board of directors – 2 positions for terms from May 2016 to May 2019

The report of the nominating committee will be published in the Spring newsletter.

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, 2016.

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 petitions 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.

Rate Corner 12/31/15

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

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

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

Monday January 19th
 Monday February 16th
 Friday March 25th

Skip-a-Payment available through February 2014

Did you spend a little too much this holiday season? If so, you may be able to take advantage of our skip-a-payment program for your January or February payment. Call us today for details.

Mechanical Breakdown Protection

For the cost of around \$1.00 per day, we provide the ability for people to extend their manufacturer warranty on new vehicle purchases and purchase new car type coverage on used vehicles. Best of all, everyone is eligible on any vehicle at any time; you don't need to buy the protection at the time the loan is taken out. Our Mechanical Breakdown Protection plan includes:

- Zero Deductible on all plans (just pay fluids, taxes and filters)
- Take your vehicle to any licensed repair facility in the U.S. and Canada
- Roadside service comes with every plan (towing, lock out service, minor repairs, fluid delivery)
- Safe and Secure Program (police officer will stay with you until the tow truck arrives)
- Total loss refund, regardless of claims
- Direct pay to the repair facility
- Rental car coverage for all plans
- Battery coverage (up to \$65.00 for non-hybrid vehicles), full battery coverage for Hybrid vehicles
- Typically \$500 to \$1000 less than dealership for comparable coverage
- 30 day money-back guarantee
- Transferrable coverage when you sell your vehicle
- Available on new and used vehicles, motorcycles and power sports
- Peace of mind!