

Volume 17, No. 4, Autumn 2005

Woodlands CU Calendar

- **Wednesday, October 5**
ID Theft Seminar—Berlin
- **Monday, October 10**
WCU closed in observance of Columbus Day
- **Wednesday, October 12**
ID Theft Seminar—Conway
- **Wednesday, October 19**
ID Theft Seminar—Plymouth
- **Thursday, October 20**
Intern'l Credit Union Day
- **Wednesday, Nov. 9**
Threshold Seminar-Gorham
- **Friday, Nov. 11**
WCU closed in observance of Veteran's Day
- **Wednesday, Nov. 16**
Threshold Seminar—Conway
- **Tuesday, Nov. 22**
Threshold Seminar—Plymouth
- **Thursday, Nov. 24**
WCU closed in observance of Thanksgiving
- **Monday, December 26**
WCU closed in observance of Christmas
- **Monday, January 2**
WCU closed in observance of the New Year...Have a happy and safe one! :)

“Your Money At Work”

October marks WCU's fundraising efforts to benefit the Cystic Fibrosis Foundation.

International Credit Union Day *Members Make It Happen*

Thursday, October 20th

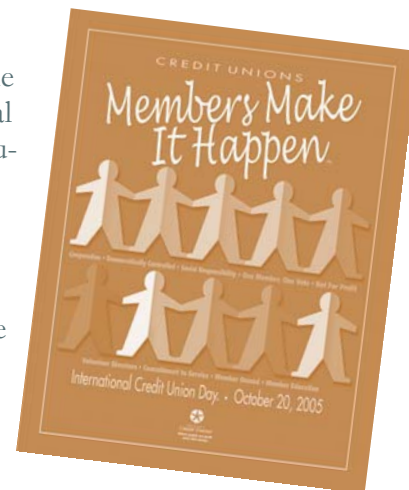
For 55 years, credit unions have set aside the third Thursday in October to celebrate International Credit Union Day. Each year, it gives us an opportunity to remember our proud history as we promote understanding and support for the credit union difference.

In 1848, Friedrich Raiffeisen of Germany, conceived of the idea for a credit union to help ease the distress of farmers suffering from the famine that had struck his district. Today, more than 123 million people belong to 40,421 credit unions around the world.

Member service is the foundation of the credit union movement. Whether it is to provide a loan to help a member cover unexpected medical bills, giving financial counseling to a member whose company closed its doors, or simply offering a better deal on a used car loan, the credit union is making a difference for its members and the community as a whole.

In the 2003 American Banker/Gallup Consumer Survey, credit unions again topped the list in satisfaction ratings for staff friendliness & courtesy, speed of loan decisions, deposit rates, & improvements in year-to-year service quality. This International Credit Union Day, we are excited to be a part of your dreams and achievements. Thank you for being part of the credit union difference. Please don't hesitate to tell us how we're doing, and how we can provide even better service in the future. In honor of International Credit Union Day, October 20, we will be serving refreshments in each of our branches. We look forward to seeing you!

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Your volunteer Board of Directors and Supervisory Committee wishes to extend it's gratitude to those members who completed and returned our 2005 member survey. Your responses spoke volumes. We have a better idea of what financial products and services you need and want. You shared your perceptions of our strengths and areas in which we need improvement. We will use your directions as a guide in our journey to become your personal financial institution of choice.

Thank You.



Educational Seminars Identity Theft & "Threshold"

Learning how to better protect yourself and manage your money is important to your financial well-being. WCU is offering these seminars at our branch offices at no charge. Seating is limited, so please call 752-5650 to reserve your seat. Refreshments will be served.

IDENTITY THEFT SEMINAR

Berlin: October 5, 6:30pm

Conway: October 12, 6:30pm

Plymouth: October 19, 6:30pm

LEARN...

- ◆ What ID theft is
- ◆ How crooks get your info
- ◆ When you *have* to give your SSN and when to say "NO"
- ◆ How to minimize risk of ID theft
- ◆ Tips to protect yourself
- ◆ Warning signs that you may be a victim of ID theft
- ◆ What to do if you are a victim and where to get help.

THRESHOLD SEMINAR

Gorham: November 9, 6:30pm

Conway: November 16, 6:30pm

Plymouth: November 22, 6:30pm

Designed for those on the "threshold" of their financial life...

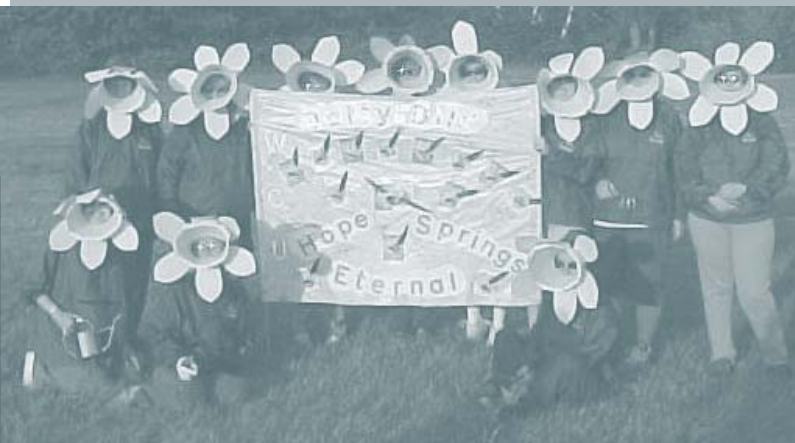
LEARN...

- ◆ Proper checking account management skills
- ◆ Why "good" credit is important and how it can save you \$
- ◆ How to maintain a good credit score

Participation benefits include:

- ◆ 1st order of WCU checks at no charge
- ◆ The opportunity to apply for a low rate WCU credit card
- ◆ Chance to win \$

Team "Daffy-dils" Raises Over \$3,500 To benefit the American Cancer Society Through the Relay for Life



Woodlands Credit Union team Daffy-dils at the 2005 Relay for Life at the NH Community Technical College. The team banner displays the message "Hope Springs Eternal."

WCU sponsored a team to participate in the Relay for Life. Our members and community responded with unparalleled generosity. Over \$3,500 was donated to the American Cancer Society through the Relay for Life. The Daffy-dils wish to thank our members & area businesses for helping to make this fund-raiser a success.



The great weather, splendid music, and free popcorn were definite crowd-pleasers at this concert.

Community Concerts A Special Anniversary Gift

As a July anniversary celebration, your Credit Union sponsors FREE concerts at Glen Ave. Park in Berlin. We also donate to provide concerts in the Gorham, Conway and Plymouth areas. We hope that you enjoyed, and took advantage of, these great opportunities scheduled for your enjoyment - C-U next July!



Pumpkin Pin-up & MORE for CFF

October marks WCU's fundraising efforts to benefit the Cystic Fibrosis Foundation.

In October, Woodlands Credit Union will have "pumpkins" to purchase for \$1 each. All the proceeds benefit the Cystic Fibrosis Foundation, and our lobbies become filled with festive pumpkins. In addition to our "pumpkin pin-up" drive, the Credit Union will donate to CFF, \$1 per every NEW main share account and/or NEW loan opened during the month. It's that important to us. Please help us in our fund raising efforts by purchasing a pumpkin at any of our teller lines, opening a new account, taking out a loan—or encourage a friend to do so! All for a great cause....

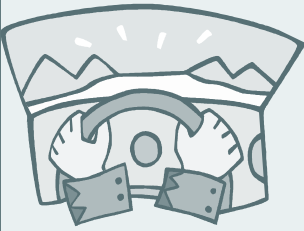
Cystic fibrosis (CF) is a genetic disease affecting approximately 30,000 children and adults in the United States. More than 10 million Americans are unknowing, symptom-less carriers of the defective CF gene. CF occurs in approximately one of every 3,500 live births. About 1,000 new cases of CF are diagnosed each year. More than 80 percent of patients are diagnosed by age three; however, nearly 10 percent of newly diagnosed cases are age 18 or older.

OUR FOCUS IS ON *YOU!*

How to Buy a Vehicle

Using AutoSmart

1. Do your research on the vehicle you are interested in, using the tools and information available by clicking on the AutoSmart icon found at www.woodlandscu.com



2. Let a great deal find you, by allowing the dealers to compete for your business.

3. Make sure to check the value of your trade-in (if you have one) before you let the dealer tell you what it's worth.

4. Once you have selected a dealer to sell you a vehicle., make an appointment with the AutoSMART contact.

5. Drive the vehicle before you take final delivery.

6. Make sure you remind the dealer to finance your purchase through Woodlands Credit Union using the CUDL system.

Identity Theft

Who's Got Your Number?

When it comes to your personal information--like your Social Security Number--do you know when you have to give it out, and when you don't? If you give it out, do you ask how it's going to be used and whether it's kept in a secret location? Do you know why you should care?

Identity theft has claimed more than 10 million victims in the past year, wreaking havoc with our personal finances and credit history. Often it starts with the theft of your Social Security Number. Crooks gain access to your personal information in a variety of ways, ranging from the theft of a wallet to sophisticated scams on the Internet.

Experts agree that we can't totally protect ourselves in all situations. However, there are several things we can do to minimize our risk, like knowing when a Social Security Number is required and when it's in our best interest to refuse to give it out as general identification.

Are You Vulnerable?

You could be one of those 10 million Americans who had their identity stolen last year, and not know it *yet*.

Woodlands Credit Union wants you to be informed.

Come to one of our ID Theft informational seminars that are noted on this newsletter's front page. There's no cost to attend. Refreshments will be served. At the seminar you'll find out how we make ourselves vulnerable to identity theft, learn valuable tips on how to protect your Social Security Number from fraud, become skilled at spotting phony phishing attacks in your email in-box, learn how to shop online, and know what to do if you're a victim of fraud.

Space is limited so please call (603)-752-5650 to reserve your seat at your preferred location for the seminar, "ID Theft: Who's Got Your Number".

Strategies for Soon-to-Be Retirees

Are you planning to retire within the next 5 years or so? Do you know the amount of any pension you'll receive? How about the amount of your Social Security Retirement benefit? Have you made a detailed list of your expenses? How long will your \$ last? Here's how to find the answers before you bow out of the workforce:

- ◆ **Make informed pension decisions.** Calculate your projected benefit based on different options and retirement dates. Check with any former employers about benefits you may have left behind.
- ◆ **Read up on the Social Security Rules.** If you were born in 1938 or later, the age at which you can collect full retirement benefits has been incrementally increased. You can still collect benefits as early as age 62, however your monthly benefit will be permanently reduced.
- ◆ **Detail your retirement expenses.** The standard advice is that for each year in retirement you'll need about 80% of your pre-retirement gross income to maintain your lifestyle.
- ◆ **Check up on your medical insurance.** If you're lucky, your employer may provide health insurance up to age 65, even if you have to pay part of the premiums. Get the details on Medicare and Medicaid.

To continue your pre-retirement planning, refer to the education center article, "More Strategies for Soon-To-Be Retirees" in the education section of MFN found at www.woodlandscu.com.



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info@woodlandscu.com



ARE YOU A SNOWBIRD?

If you head to a warmer climate for the winter months, don't forget to arrange for a password with a WCU member service representative. A pre-arranged password is added security should you have the need to transfer money.

Featured Product Secured Loans

In an ideal world, no one would need to borrow money. Unfortunately that isn't the case. Large purchases like homes, vehicles or emergency expenses often place us in a position to borrow. Why are rates lower for these big ticket items? It is because the lender's \$ is **secured** by a lien placed against a particular item of value—a home, vehicle, certificate or savings account. If the borrower defaults on the loan, the lender can reclaim the money lent through repossessing or foreclosing on the item. Because there is less chance that the lender will lose money, **secured loans always have lower rates.** So if you have to borrow money, consider the best deal around: a secured loan!

Rates

As of July 1, 2005

Get current rates at www.woodlandscu.com, T.I.P.S., CU Lending Center or by request. Call for Mortgage & Home Equity Loans as those rates change daily.

NCUA

	Rate	APY*
SHARES (with \$100 min. bal.)	0.75%	0.75%
SHARE DRAFT Checking (no minimum \$ required to open!)		
SHARE CERTIFICATES :		
<i>New Lower minimum deposit of \$500 . A penalty may be imposed for early withdrawal</i>		
6 month	2.29%	2.31%
12 month	2.58%	2.61%
18 month	3.02%	3.06%
2 year	3.26%	3.31%
3 year	3.55%	3.61%
4 year	3.79%	3.86%
5 year	3.99%	4.06%
IRA's	2.47%	2.50%

NEW & USED VEHICLES

(maximum term available based on model year of vehicle, for full details - see/call a loan officer)

		APR**
24 months	as low as	3.99%
36 months	as low as	4.99%
48 months	as low as	5.25%
60 months	as low as	5.50%
72 months	as low as	6.00%

Woodlands Credit Union MasterCard

13.75%

Woodlands Credit Union VISA Platinum!

9.90%

Computer loan

as low as

4.49%

Boats, ATV's, Campers,

Motorcycles, Snowmachines, etc.

as low as

3.99%

(down payment amounts available upon request)

Personal (Signature) Loan

12.00%

*Annual Percentage Yield **Annual Percentage Rate Membership eligibility required.

Rates are subject to change. Certain conditions may apply.

Berlin, Conway & Plymouth

LOBBY Mon.-Wed. 9:00am-4:30pm	DRIVE-UP Mon.-Thurs. 8:30am-5:00pm
Thurs. & Fri. 9:00am-5:00pm	Friday 8:30am-6:00pm
Saturday 9:00am-Noon	Saturday 8:30am-Noon

OFFICE & DRIVE-UP HOURS

Gorham

LOBBY Mon.-Wed. 9:00am-4:30pm	DRIVE-UP Mon.- Wed. & Fri. 8:30am-5:00pm
Thurs. & Fri. 9:00am-5:00pm	Thursday only 8:30am-6:00pm
Saturday 9:00am-Noon	Saturday 8:30am-Noon

Services Provided

LOANS: Vehicle & RV Loans*VISA Platinum*MasterCard*Personal Loans
Mortgages*Home Equity Loans & Lines of Credit*Student Loans
Applications in Office, by Phone, On-line & at Some Dealerships!

SAVINGS: Share Draft Checking*Share Savings*Share Certificates
IRA'S*Payroll Deduction*Direct Deposit*US Savings Bonds

& MORE: Overdraft Protection* Internet Account Access*Website
ATM & DEBIT CARDS!*T.I.P.S.*ATM Co-op Network
Travelers Checks*Wire Transfers & Western Union Service*Money Orders
Email Mailing List*FREE Notary Public Service*