



Volume 19, No. 2, Spring 2007

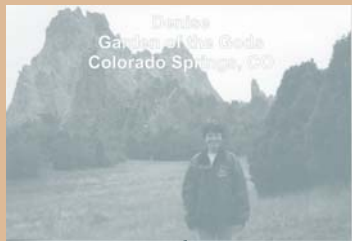
Woodlands CU Calendar

- **Monday, May 28th**
WCU closed in observance of Memorial Day
- **Wednesday, July 4th**
WCU closed in observance of Independence Day

Where in the World Are WCU Jackets?



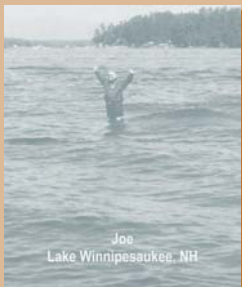
Jamaica, mon!



Garden of the Gods



Richard Childress Racing Museum



IN the Lake!

“Your Money At Work”

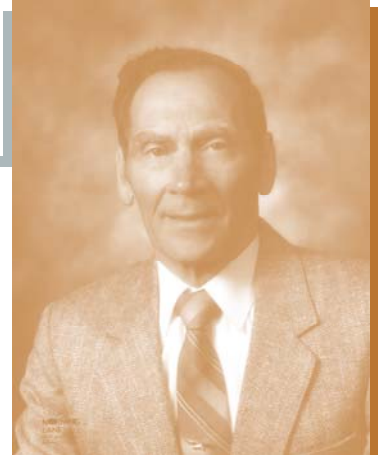
A quarterly published newsletter for the members of Woodlands Credit Union.

And the Winner Is...

Joseph ‘Jerry’ Theriault Receives the Sherman Twitchell Distinguished Service Award at the Annual Meeting

On Saturday, February 10th, more than 125 members convened to celebrate the 51st annual meeting of Woodlands Credit Union at the NH Community Technical College in Berlin. One of the highlights of the meeting was the presenting of the 1st Sherman A. Twitchell Distinguished Service Award to Joseph ‘Jerry’ Theriault. The award was created to honor a Credit Union volunteer who reflects the same passion and dedication to the credit union movement and Woodlands Credit Union as Sherman Twitchell did.

Sherman’s determination to provide fair and affordable financial services played a key role in the formation of Woodlands Credit Union, then United Brotherhood



Joseph “Jerry” Theriault



Credit Union chartered on July 10, 1956. Sherman served as the Credit Union’s first elected president. He volunteered his service until 1960. A Woodlands Credit Union “pioneer”, Jerry volunteered nearly five decades (47+ years) of his life to the Credit Union, beginning before the State Charter was granted in 1956. He served as Board President from 1992 – 1995 and was an active member on many committees, most notably serving 39 years on the Credit Committee.

Special guest State Banking Commissioner Peter Hildreth addressed the members donning a WCU green jacket. He spoke highly of and praised credit union initiatives, such as the locally offered CU 4 Reality Fair. Commissioner Hildreth also read a congratulatory letter from Governor John Lynch.

Re-elected to the Board of Directors for 3 year terms were Terry Block, Donald Sloane and Richard Fournier. Regis Saucier was elected to a 2 year term on the Supervisory Committee, replacing long-time Committee Chairman John Morris – who stepped down after 16 years of service. Paul Partenoque was elected for a 3 year term to the Supervisory Committee.

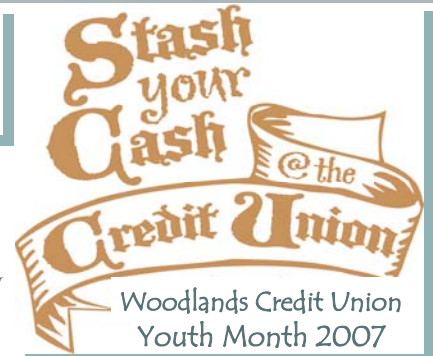
Chairman Terry Block discussed the current state of Woodlands Credit Union and was happy to report the successes. In the CEO’s address, Tim Collia spoke not only of accomplishments, but also of challenges the Credit Union will be facing in the future.

Following the business meeting, numerous prizes were raffled. Select members participated in the popular “quarter grab”, and refreshments were served.



Youth Savings Month

Encouraging Youth Savings



Snapshots of the Annual Meeting



Special Guest, Bank Commissioner Peter Hildreth



Gabbee Twitchell, wife of Sherman A. Twitchell, shares that Sherman's Credit Union involvement went so far as to intrude on their honeymoon plans. Now that's true dedication!



A chance for friends to catch up and visit: Jeannette & Jerry Theriault and June Marois.



Happy members are a sign of a great credit union!
Mr. & Mrs. _____?

It's imperative that we do everything we can to help young people learn how to plan to achieve financial security--from learning how to spend money wisely now to thinking about saving for the future.

What we need today, confirmed by poor financial literacy test scores from across the country, is leadership to help raise the awareness of financial issues for young people.

The staff and members of Woodlands Credit Union are ideally positioned to respond because we believe in the power of education--put to practical use--to improve the lives of our neighbors and our community.

Our tradition of service and philosophy of self-help make Woodlands Credit Union and all credit unions a natural source of leadership in the fight against financial ignorance. We can help children better understand the credit union difference--better rates, lower fees, and extra attention to make sure all members know how to manage money.

Join us this year as we celebrate Credit Union Youth Month in April. Our theme for 2007 is "Stash Your Cash @ the Credit Union."

During Youth Month, Woodlands will make it FUN to open a savings account and make deposits! There will be a gift for each member (under 18 years old) opening a new savings account. Any youth making a deposit of at least \$5 will also get a gift for *each* deposit made during the month AND be they will be entered into a drawing for a fabulous prize! A large prize will be given to a lucky newborn to four year old depositor, to a five to eight year old depositor, a nine to thirteen year old depositor and a fourteen to seventeen year old depositor. One big prize will be displayed at each branch office, while gifts are available at all Woodlands Credit Unions.

What a great time to talk to your family about spending and saving, whether for a new bike or college.

WCU Gearing up for "Carnival" Relay for Life

To benefit the American Cancer Society

June 22-23rd will mark the Berlin area's Relay for Life—a moving event & fundraiser. This year's theme is 'Carnival' and Woodlands Credit Union will once again be sponsoring a team to participate. In past years, the WCU membership has been most generous in supporting our fundraising efforts. We will be looking for your support again as we try to better our team donation. In the Berlin office, we will be holding a silent auction, bake sales & a 50/50 Raffle. Staff will donate to dress down on the 4 Fridays preceding the Relay as well 'in-fighting' with an interdepartmental penny war! Luminaries and in memory/honor cards will be available at the teller lines in all Woodlands branches.



OUR FOCUS IS ON YOU!

NO Receipts Mailed Protecting Your Information



NOTICE to our Valued Members: *Effective May 1, 2007.* Woodlands Credit Union will no longer mail receipts to members conducting their transactions through the mail or night depository. We have made this decision as a security measure to help reduce the risk of compromised member information.

How 2... Check Your Account

To check on account transactions (whether following up on a mailed deposit or otherwise) WCU offers a variety of ways* for you to check your account information, or to conduct business safely, securely and FREE. You may use our on-line account access product (WOW) through our website: www.woodlandscu.com or you may use our telephone teller system T.I.P.S. at 603.752.5945 or 800.314.4834. These two products allow you access when you need it - 24 hours a day. Contact a Member Service Representative to sign up today!

** All transactions will also appear on your account statements mailed to you.*

Compromised Credit and/or Debit Cards What you need to know

"Your card has been compromised"...
A sentence that no WCU debit or credit card holder wants to hear, but

"What does it mean?" From time to time WCU receives lists of card account numbers that have potentially been 'compromised' - private information stolen or exposed to a risk of fraud. Usually these lists are sent from the card processing agency. If this happens to you, a WCU representative will attempt to call you. If you can't be reached by phone, a detailed letter will be sent.

"What happens next?" You will have a choice to make: 1. block or 'hot card' your account and have a new card reissued at no cost to you. (However, this also means that you cannot use that card again.)

OR 2. maintain your existing card account and carefully review each statement for fraudulent activity.

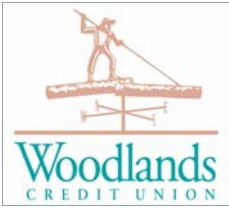
Of course, WCU *urges* all card holders to scrutinize all account statements regularly.

"What happens if a transaction appears on my account that I didn't authorize?" First you should try to rectify the problem A.S.A.P. with the merchant directly. If you are not satisfied with the merchant's actions, then please call us. Our staff is ready to help you handle such disputes. In almost all cases when unauthorized transactions are recognized and reported promptly, you are not held responsible for those charges.

WCU Remote Services Convenience Card

Clip & Save for easy reference!

T.I.P.S. Menu (audio response telephone service) Member ID # and P.I.N. REQUIRED Please listen for prompts provided after every selection to learn of your choices. If you know your selection #, you may press that at any time.	
Press: 1. for account inquiries 2. to transfer money 3. for general information 4. for product information 5. for more choices	Woodlands Credit Union T.I.P.S. Local.....752.5945 Long distance toll free.....1.800.314.4834 Office Phone Berlin.....603.752.5650 Gorham.....603.466.5000 Conway.....603.447.1300 Plymouth.....603.536.1500 Long distance toll free.....800.313.9630 Lending Center888.367.0937 Internet Account Access —www.woodlandscu.com



730 Main Street
Berlin, NH 03570

355 Main Street
Gorham, NH 03581

199 White Mtn. Hwy.
Conway, NH 03818

341 Highland Street
Plymouth, NH 03264

1-(800)-313-9630
woodlandscu.com



As of March 1, 2007

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.

	Dividend Rate	APY*
SHARES (with \$100 min. bal.)	0.75%	0.75%
SHARE DRAFT Checking	<i>no minimum \$ required</i>	
SHARE CERTIFICATES :		

Low minimum deposit of \$500 . A penalty may be imposed for early withdrawal

6 month	4.89%	5.00%
12 month	4.89%	5.00%
18 month	4.65%	4.75%
2 year	4.65%	4.75%
3 year	4.41%	4.50%
4 year	4.41%	4.50%
5 year	4.41%	4.50%
IRA's	3.45%	3.51%

IRA's

NEW & USED VEHICLES

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

		APR**
24 months	<i>as low as</i>	4.49%
36 months	<i>as low as</i>	5.49%
48 months	<i>as low as</i>	5.75%
60 months	<i>as low as</i>	6.00%
72 months	<i>as low as</i>	6.50%

Woodlands Credit Union MasterCard

13.75%

Woodlands Credit Union VISA Platinum!

9.90%

Computer Loan

as low as

4.49%

Home Heating Loan

8.50%

RVs and ATVs

as low as

4.49%

(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.

Rates

Featured Product



WCU Debit Cards

...Versatile & Secure...

- Your WCU Debit card is like a plastic check, can be used for catalogue or internet purchases, and affords you access to your accounts via ATMs!
- Use your card worldwide—anywhere the MasterCard® symbol is displayed.

- When using your debit card and you're prompted to select 'credit' or 'debit', WCU recommends that you choose 'credit'. We have found that 'credit' is more widely accepted than the debit option. The money still comes from your checking account, but instead of entering a P.I.N. #, you will be asked to sign a slip, as if were a credit card transaction. When in doubt—**Swipe and Sign!**

Avoiding Surcharges

- Use WCU ATMs
- Choose no surcharge ATMs
- Shop with plastic—ask for \$ back

Safety TIPS

- Keep your P.I.N. # separate from your debit card
- Do not share your P.I.N. #
- Keep receipts and check your statements regularly. If you find a discrepancy, report it to WCU ASAP.

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*Student Loans
Mortgages*Home Equity Loans & Lines of Credit**NEW*Home Heating 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*