



Volume 20, No. 3, Summer 2008

Woodlands CU Calendar

- **Friday July 4** WCU closed in observance of Independence Day
- **Sunday July 13, 6:30 pm** FREE concert at Veteran's Memorial Park, Berlin: "Michael Bradley Band"
- **Sunday July 20, 6:30 pm** FREE concert at Veteran's Memorial Park, Berlin: "Denise & Friends"
- **Sunday July 27, 6:30 pm** FREE concert at Veteran's Memorial Park, Berlin: "Dan Stevens"
- **Monday September 1,** WCU closed in observance of Labor Day

Barrie & Dick Lake Pukaki, New Zealand



WCU jackets are
still being spotted
around the world!

BIG CYPRESS SEMINOLE RESERVATION SEMINOLE TRIBE OF FLORIDA FORMALLY DEDICATED 1936



Debbie & Norm
Seminole Reservation, Florida

"Your Money At Work"

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

Home Heating Help

Affordable lending solutions

There seems to be no limit to how high fuel costs will climb. Concerns are growing as to how those of us living in the colder reaches will heat our homes this coming winter. You can look to Woodlands Credit Union for help.

The WCU **low rate home heating loan** is designed to help you purchase fuel: oil, propane, wood or pellets. If you find a pre-purchase offer, this loan can help you lock in to a rate before it climbs again. Or it can simply help you make up the difference of your budget from what you paid last year to what you'll have to pay this year. WCU mortgage and WCU equity loan borrowers can **get a 2% loan discount**, making this an even more affordable solution to this year's heating crisis.



Home Improvement\$ Now, \$ave You Later

Make Energy Saving Changes and Cut Upcoming Winter Expenses

Home projects for the summer, whether big or small, can make a difference how much of your hard-earned money you spend on heating or electrical costs later. Common improvements include insulating walls, floors, attics, hot water pipes and hot water heaters. Install double pane, thermal, insulated windows and/or storm windows. Replace old exterior doors. Is it time for a new roof, new water heater, new pumps or new appliances? How about making an electrical upgrade? Energy saving light bulbs and fixtures cost a lot less/year to use

All of the above suggestions will cost you some money in order to save some money. If you have the money saved to make these improvements, what's stopping you from conserving now? If coming up with the cash is difficult, there are resources available. Besides the **Green Discount** WCU offers on home improvement loans, there are coupons and rebates of which to take advantage. For instance there is a \$20—\$50 energy star appliance rebate coupon available and even one for those CFL bulbs to replace less efficient incandescent light bulbs. Consider your savings in the long run by doubling up with a WCU discounted home improvement loan with all the other incentives out there!

Local utility providers offer suggestions on how you can use less energy, ultimately saving you \$. You can visit their websites and others for some great ideas. Websites we've discovered include: nhsaves.com, energysavers.gov, fueleconomy.gov, nhcc.com and psnh.com.

And don't forget, some home improvements have added tax incentives too! Check with your tax advisor to find out more. WCU wants you to \$ave!



CU 4 Reality Fairs—Berlin & Bartlett!

A Unique Financial Literacy Program Sponsored by Credit Unions



Above: This poor young man just spun the “Wheel of Reality” and found himself with an unexpected \$250 auto repair.



Above: WCU CEO Tim Collia offers ‘credit counseling’ to these 3 young men at the Fair held for the Josiah Bartlett and Kenneth Brett 7th and 8th grade students in March.

Woodlands Credit Union sponsored two CU 4 Reality Fairs this year—one in Bartlett, NH and the other co-sponsored with Guardian Angel CU at the Berlin Jr. High School. These Fairs are offered to credit unions via the America’s Credit Union Museum in Manchester NH. With support of local schools and their teachers, credit union and business volunteers, middle school students ‘make ends meet’ with their chosen career net monthly salary as they negotiate typical living expenses such as housing, transportation, food and even ‘temptations’.

Encouraging Youth Savings

Every April is Youth Savings Month at Woodlands Credit Union. Young members who save get the chance winners Derrick prizes.



Not shown are Josee Brunault, winner of an HDTV and Evan Maidment who won a portable DVD player..



Raising \$ for Make-A-Wish Guns vs. Hoses Hockey Game

Woodlands and Guardian Angel CUs sponsored a hockey game that faced the Berlin Fire Dept. against the Berlin Police Dept. to benefit the NH Make-A-Wish Foundation. A near capacity crowd enjoyed an exciting match up at the Notre Dame Arena in Berlin. Both teams skated hard and when all was said and done, the BPD won 8-5. Over \$5,600 was raised for this heart-warming foundation that offers wonderful experiences and memories to children and their families facing life threatening conditions. The North Country businesses and individuals surely demonstrated their compassion and generosity with their support of this event.

OUR FOCUS IS ON *YOU!*

How We Conserve & Save Money

WCU Staff Shares Ideas

Little changes we make individually to cut back impacts our personal expenses and can save us money. *What we do collectively, impacts our world.* Here are some things staff members at Woodlands Credit Union do to help save themselves water, heat, gas, money, time or energy!...

- ◆ "I use my clothesline instead of the dryer and planted a garden this year. I cut down on water by downsizing the load size to use less H2O in the rinse cycle" - Bonnie
- ◆ "Brian & I walk to work and we're teaching Gwen to have the water on low to start brushing her teeth and then shut the water off until the end." - Tracie
- ◆ "I plan my errands at the same time saving gas and time." - Diane
- ◆ "Shower instead of bathe; bake from scratch; turn down the heat & wear a sweater." - Darlene
- ◆ "I limit my purchases of pre-packaged food to minimize what goes back to the environment as trash." - Vickie
- ◆ "My biggest thing is to make sure that I have what I need for the evening...that way I do not have to go back out once I get home." - Theresa
- ◆ "In warmer weather, open windows to cool your house at night, close them during the day. When driving, eliminate amount of breaking; don't drive at higher speeds. Practice slower stops and starts." - Alice
- ◆ "We built our house with 4 zones so we can regulate the heat/air according to what rooms we are using. We also bought a wood pellet stove this year that has been a great help. - Sharon

How do you make a difference? If you'd like to share your best 'saving' practices with other members, email to mrktng@woodlandscu.com, or direct to: Marketing, Woodlands CU, 730 Main St., Berlin, NH 03570.

Win a \$500 U.S. Savings Bond

Refer a New Member to Join Woodlands—they get a loan discount and YOU get entered into a drawing!

Cut out the bottom of this page. Fill out the left side and pass the whole coupon on to a family member or friend that can benefit from becoming a WCU member and would like a loan discount. They bring it in when they open their new main share savings account. The MSR will sign off and the new member can bring it to the loan dept. when they apply—to receive a lower interest rate, and you'll get entered into a drawing for a series EE \$500 US Savings bond! Certain conditions apply. Referral offer expires 9/30/08

**Enter Me Into the
\$500 Savings Bond Drawing***

Member Name _____
(please print neatly)

Signature _____

Phone Number _____

*Membership required. Conditions apply. Offer ends 9/30/08. Drawing will be held October 1st, 2008. Winners will be notified by phone.

**As a new Member/Owner
Please apply 1/2% Discount
To my WCU Loan***

Member Name _____

Signature _____

MSR Verification _____

Date _____

*Membership eligibility required. Conditions apply. Coupon is non-transferable and must be presented to a WCU loan officer at the time of loan application. Normal loan approval standards apply. Coupon cannot be applied to mortgage, equity, credit card, student, share or certificate secured loans. Offer ends 9/30/08.



730 Main Street
Berlin, NH 03570

355 Main Street
Gorham, NH 03581

199 White Mtn. Hwy.
Conway, NH 03818

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

341 Highland Street
Plymouth, NH 03264

Congrats Grads WCU Awards \$11K

The volunteer Scholarship Committee reviewed all applications and awarded scholarships to these 2008 seniors:

\$2,000 Roger G Marois Memorial Scholarship: Marissa Hebert.

\$1,500 Scholarships: Kayla Demers, Aja Lessard, Zachary Marois, Samantha Wheeler.

\$500 Book Awards: Mario Giroux, Kyle Laflamme, Sarah McGillicuddy, Janel Roberge, Chistopher Thompson, and Alexandria Tichy.

Best wishes to ALL Graduates!

Top 3

Things a typical person loves about their WCU...

Mortgage or Home Equity Loan

- NEW LOWER RATES.** Always competitive rates to save you \$ - for buying, refinancing or equity for improvements.
- LOW Closing Costs.** Because we look after our members' welfare, we keep loan costs to a minimum.
- It's LOCAL!** WCU is locally owned and operated. You deal with people you know and trust.

If You are a typical member, and we believe you are, Then a Woodlands Credit Union mortgage or home equity loan is right for you!

Rates

As of June 1, 2008

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.



SHARES (with \$100 min. bal.)

SHARE DRAFT Checking *no minimum balance required*

IRA's

SHARE CERTIFICATES :

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

	from APY*	to APY*
6 month	3.00%	3.25%
12 month	3.05%	3.30%
18 month	2.70%	2.95%
2 year	2.81%	3.06%
3 year	2.90%	3.15%
4 year	3.00%	3.25%
5 year	3.55%	3.80%

APY*
0.50%
3.51%

NEW & USED VEHICLES

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

	as low as	APR**
24 months	as low as	4.49%
36 months	as low as	5.49%
48 months	as low as	5.49%
60 months	as low as	5.49%
72 months	as low as	6.50%

Woodlands Credit Union MasterCard

Woodlands Credit Union VISA Platinum!

Computer Loan

Home Heating Loan

RVs and ATVs

(down payment amounts available upon request)

Personal (Signature) Loan

13.75%
9.90%
4.99%
6.50%
4.49%

12.00%

*Annual Percentage Yield **Annual Percentage Rate Membership eligibility required. Rates are subject to change. Certain conditions may apply.

Berlin, Conway & Plymouth

LOBBY	DRIVE-UP
Mon.-Wed. 9:00am-4:30pm	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	DRIVE-UP
Mon.-Wed. 9:00am-4:30pm	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 * 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

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