



CONNECT



A Quarterly Publication of Whitehall Credit Union

Fall 2011

Skip Your Payment & Enjoy Extra Cash Thanks to WCU

The holidays are approaching and you know what that means - extra spending! Whether it's for gifts, travel or other holiday activities, the money you spend - in addition to your normal expenses - can put a strain on your finances. That's why Whitehall Credit Union is pleased to give you the perfect holiday gift - the option to skip your September or October 2011 installment loan payment.*

It's easy. If you are eligible you should have already received in the US mail your loan break Skip-A-Pay letter. Simply bring or mail your Skip-A-Pay certificate to our location, along with a \$35 processing fee per loan before October 28, 2011. Any coupons received without proper payment will not be processed and your monthly payment will be due as scheduled. **This special offer expires October 28, 2011.**

Interest will continue to accrue on your loan, and your final payment will be due one month later than usual. Use the extra cash for anything you need. Finish your holiday shopping. Prepare your home for the arrival of family and friends or purchase a great gift for someone special - or treat yourself! twethma ildennm

Whatever you choose, enjoy this opportunity with our compliments. We appreciate your business and the excellent way you've managed your account. Bring in your Skip-A-Payment certificate today! 🧩

**Deferment of this payment will extend the life of your loan and may cause an increase in the final payment amount. Mortgage loans do not qualify for Skip-A-Payment. Member must be in good standing with WCU to qualify for the promotion.*



Get Involved with Whitehall CU

Influence the products and services offered by Whitehall Credit Union. Volunteer for Whitehall Credit Union's Board of Directors. As a board member, you help determine rates, new services and policies. It's a great way to help plan the future of the credit union. Great volunteers are what help make our organization successful in serving the members of our community.

Do you know someone who would make a wonderful board member? If so, nominate them! We are currently seeking nominations for two seats on the board of directors. Candidates must be primary account holders in good standing. neionb zmciths

The deadline for nomination is 5:00 p.m., November 10, 2011.

For more information about joining or nominating a board member, stop into our office today or call us at [614.866.5025](tel:614.866.5025). 📞

Find Your Name Scrambled You Could Win \$10!

We are hiding several member names in each newsletter. Look for the scrambled letters throughout the newsletter, and if you can unscramble them to spell your name, you win \$10, which will be deposited into your account. Congratulations to

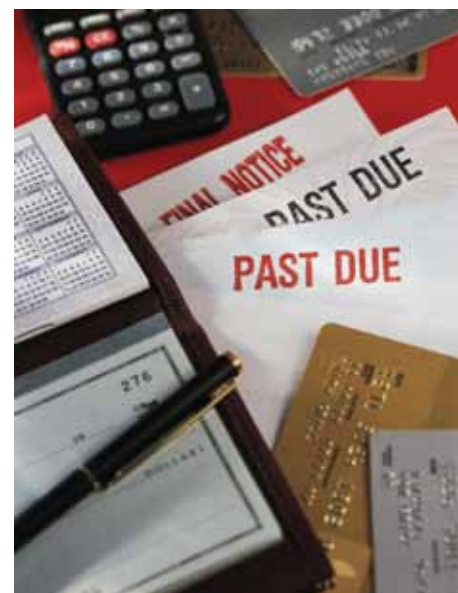
**Tiffany Pannell
& Jeffrey Harris**

who found their names in our last issue. If you find your name, contact us at [614.866.5025](tel:614.866.5025). Good luck! It pays to read your newsletter! 📞

Six Steps to Improve Your Credit Score

A year ago, a credit score of 680 to 720 would qualify you for the best rates from many lenders, but thanks to today's credit crunch, experts say that bar has been raised to 720 – 750. Consequently, now more than ever, it's in your best interests to maintain a high credit score. The good news is your score is recalculated monthly! Here are a few steps you can take to maintain and even improve it:

1. Order your credit report for free! You can get it from annualcreditreport.com, the only site authorized by the U.S. government to provide free credit reports. Scrutinize it for mistakes such as accounts that aren't yours, debts shown as outstanding that you know you paid, and late payments actually paid on time. Eighty percent of credit reports contain mistakes, and 29% of those errors are serious enough to cause credit denial. If you find a mistake, notify a credit bureau - either Equifax, Experian or TransUnion. They have 30 days to verify the information is accurate or else remove it.



2. Pay your bills on time. Delinquent payments erode your credit score and the longer you pay your bills promptly, the better your score. Example: if your score is 707, you could raise it as much as 20 points by paying your bills on time for a month. Even your debts are small, it's vital to make payments on time, at least the minimum payment required. Trouble remembering due dates? Let Bill Payer due it for you! Whitehall Credit Union's online financial services can be set up to make automatic payments from your Share Draft checking account.

3. Keep your credit card balances low. Keep balances at 50% or less than your available limit. And avoid maxing out your card – that could lower your score by as much as 70 points.

4. Don't open a slew of credit cards you don't need. Resist those store credit card offers that promise a percent off your first purchase! New accounts can actually lower your credit score as much as 10 points each.

5. Don't close old paid-off accounts. Closing these cards shortens your credit history (one of the factors in your score) and makes you appear less credit-worthy, even if your account is unused or inactive.

6. Move fast when shopping for a loan. In the market for a mortgage or a car loan? Do your comparison shopping within 30 days! That way, your inquiry won't lower your credit score. 📞

Oops! What Happens if You Overdraw Your Checking Account?

Mistakes happen. Nobody's perfect! We understand.

Whitehall CU has revised our Overdraft Protection and Courtesy Pay programs for our checking account holders. These programs help minimize the negative financial impact to members who unintentionally overdraw their checking account.

When members open a Whitehall share draft account, they are automatically included in our Overdraft Protection program. With this program, if you write a check for more than what you have in your account, Whitehall CU will not bounce the check – provided you have sufficient money in your savings account to cover the amount. Instead, Whitehall CU will transfer the necessary funds into your checking account and pay your check.

You thus avoid embarrassment, NSF fees from check payee. The cost for this protection: Only \$3 for each type of overdraft for the day, for either 1 or more share drafts, 1 or more ACH debits or recurring debit card transactions.

What's new? Courtesy Pay is a secondary form of protection – it may pay overdrafts when members do not have enough money in their savings accounts to cover the amount of the share draft and they do not have overdraft loan protection. Courtesy Pay is extended as a “courtesy” to members. To opt –in to this program for your one-time ATM and debit card use of the Overdraft Program, see our website at www.whitehallcu.org.

What is the Overdraft Protection Program that comes with my account?

We do authorize to pay overdrafts for the following types of transactions when your balance is insufficient, as set forth by our policies:

- ✚ Checks and other transactions made using your share draft checking account number
- ✚ Automatic bill payments and recurring debit card transactions

We will not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ✚ Any type of ATM transactions
- ✚ Any every day Point of Sale (POS) transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize to pay an overdraft, your transaction will be declined.

What fees will I be charged if Whitehall Credit Union pays my overdraft?

Under our Overdraft Protection Program (not including the LOC listed above):

- ✚ We will charge you a fee of up to \$20 each time we pay an overdraft.
- ✚ Also, if your account is overdrawn for 15 or more consecutive calendar days, we will charge your account \$2.50 per day.
- ✚ There is no limit on the total fees we can charge you for overdrawing your account.

What if I want Whitehall Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call **614.866.5025**, or visit www.whitehallcu.org for the opt-in form. ✚





5025 E. Main Street
Columbus, Ohio 43213

www.whitehallcu.org

Office Hours

Mon.-Thurs.: 9:00 am - 5:00 pm

Friday: 9:00 am - 6:00 pm

Saturday: 9:00 am - 1:00 pm

24-Hour ATM Access

Telephone: 614-866-5025

Fax: 614-866-0120

Web Branch

www.whitehallcu.org

E-mail

info@whitehallcu.org

Routing & Transit Number

244078018

Holiday Closings

Columbus Day, Monday October 10

Veteran's Day, Friday November 11

Thanksgiving Day, Thursday November 24

Christmas Day, Monday, December 26

Closed Day After

Fed Up With Your Bank? Switch to Whitehall CU.

Are you unhappy with the bank where you do most of your financial transactions? Perhaps, you opened a "free" checking account that you discovered is not really free. Or you're tired of being zapped by hidden or hefty fees. Maybe you're no longer willing to make due with poor customer service or next-to-nothing rates for your savings account. If so, you may be in the market to replace your primary financial institution. mweatht eracl

Each year, 10% to 15% of Americans switch banks, according to financial industry experts. And, in today's market, that number is quickly picking up. Currently many of Whitehall's members rely on our



credit union as their primary financial institution.

What about you? Unhappy with your bank credit card or bank checking account? Think Whitehall Credit Union. Interested in the convenience of an extensive national system of ATMs, online financial transactions with Bill Pay? Think Whitehall CU. Is switching banks a burden? Not so. About 90% of the people who changed their account found the process, "very or fairly easy," according to a survey by Abbey, a large British-based bank. Consider switching to Whitehall CU. It's easy. You can do it online by visiting

www.whitehallcu.org, for personal assistance,

call us at **614.866.5025** or stop by our office. 🏠



This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that the depositors will get back their money.

MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT SPONSORED AGENCY.