



CONNECT



A Quarterly Publication of Whitehall Credit Union



Spring/Summer 2011



Hit the Road This Summer with an Auto Loan from WCU


With warmer weather and beautiful sunshine just around the corner, you may be thinking about purchasing either a new car or a used car that is new to you. Whitehall Credit Union wants to put you in the



driver's seat with our great auto loan deals.

Whitehall Credit Union offers flexible financing terms and competitive rates that will have you enjoying your vehicle this spring and summer. If you have been longing to travel South, West, North or East, no matter the direction, you should first speak with one of our representatives to learn about our convenient and simple financing options.

We will assist you each step of the way. You only need to contact us in person or via phone or email to become pre-approved, finance right away or even to refinance after you've already purchased your vehicle or financed elsewhere.

If you love a great deal and want to save money, don't wait! For further information on this or other consumer loans, contact us at www.whitehallcu.org or 614-866-5025. 

Our Low Rates - Compare 'Em

New Address

Our credit union mailing address has changed. We no longer receive mail at our old post office address. Please update your records to our new mailing address, which also happens to be our physical address as well:

5025 E. Main Street
Columbus, Ohio 43213

	Whitehall CU	National Bank Average	Who is Better?	How Much Better?
Product				
New Auto Loan (48 Months)	2.83% APR	3.91% APR	Whitehall CU	1.08% better at WCU
Visa Card	12.9% Fixed APR	14.46% Variable APR	Whitehall CU	1.56% better at WCU
Credit Card Consolidation (36 months)	9.99% APR	14.65% APR	Whitehall CU	4.66% better at WCU
60 Month CD	2.36% APY	2.22% APR	Whitehall CU	0.14% better at WCU

APR = Annual Percentage Rate. APY = Annual Percentage Yield. National Bank Average published on Bankrate.com on 5.16.11. WCU rates as of 5.16.11 and subject to change without notice. A \$18,000 new auto loan financed at Whitehall Credit Union (WCU) for 48 months has a monthly payment of \$397. A \$12,000 credit card consolidation loan financed at WCU for 36 months has a monthly payment of \$387. A \$5,000 60 Month CD invested at WCU will pay a total dividend of \$280 upon maturity.

Recent data once again shows that another reason to belong to your local credit union is for the better interest rates. Whether you are saving or borrowing money, credit unions offer better rates, on average, than for-profit financial institutions like banks. Consider the rates above for national averages of savings and loan products that compare credit unions with banks. (See chart)

Whether you are looking to buy your first house, need financing for a car, or want to open a CD, your local credit union, Whitehall Credit Union has the right interest rate and the right product for you.



As the economy takes its time to get back on track for recovery, the time is right to get the best interest on money you are putting aside or better yet get the best loan rate on money you are borrowing elsewhere. Receiving better rates from your local credit union is just one option you have to take back control of your finances today. Find out why more than 177 million people worldwide have joined credit unions. The credit union way of providing financial services is just smarter. Tell your family, friends and co-workers: Dump the big banks and switch to a local credit union! You'll be glad you did. 🧩

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

Ed Gwazdauskas

who found his name in our last issue. If you find your name, contact us at **614.866.5025**. Good luck! It pays to read your newsletter! 🧩

Ohio Credit Unions Continue to Gain Members

For the eighth consecutive quarter, Ohio credit unions collectively netted positive member growth, most recently posting a gain of 32,500 new members, according to the Ohio Credit Union League and Whitehall Credit Union.

“Demand for local, community-based, affordable financial services continues to rise,” noted Paul Mercer, OCUL president. “Membership growth, paired with an increase in deposits and assets, tells us that credit union are becoming an answer for more Ohioans, their families, and small businesses, than ever. And the passion behind our movement to continue to meet the needs of credit union members is stronger than ever before.”

Ohio membership increased 1.23% during the most recent 12-month statistical period (December 2009 to December 2010), outpacing the national credit union membership growth rate of 0.66%. Ohio is home to 387 credit unions totaling 2.68 million members.

Analysts point to two reasons for the continued growth of credit unions: consumers moving from large regional banks to community-based financial institutions like WCU, and the typically higher rate of return on savings at credit unions including Whitehall Credit Union. ❄️



Manage Your Accounts at Home

Your Credit Union is proud to offer your Internet Teller, our anytime PC-based transaction service. It's safe, free and simple to use. Your personal computer can now serve as your home branch and it's open for business day and night - seven days a week.

Whitehall Credit Union wants to take this opportunity to let you know that your bill pay product will soon be changing! We have been looking for a new bill pay product that we feel will work better for you.

In our research we believe we have located the best bill pay product for you and your payment needs. In the new Bill Pay product you can expect to see the following changes:

- 1. Greater Simplicity.** Select the day you want the payee to receive your payment. Review your payments right online. View electronic versions of some of your paper bills.
- 2. Easier Navigation. See it all at a glance.** Make, view pending and recent payments, bill reminders all on the same screen.
- 3. More Control.** You keep your money in your account until your due date. Pay some payees the same day bills are due.

If you have any questions, please feel free to contact Whitehall Credit Union at **614-866-5025** and we will be happy to provide you any additional details you may need. ❄️

Get a Sneak Peak

If you have not had the opportunity to see a demo of the new Bill Pay product, please go to:

<http://www.onlinebanktours.com/oec/index.php?BID=567>

Click on the link, then on “**Watch Now.**” This demo will provide you with a high-level overview of what you can expect to have changed. ❄️





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

Independence Day, Monday July 4
Labor Day, Monday September 5

NOTICE: Effective July 22, 2011 members will have immediate access to up to \$200 out of checks presented for deposit. 



LOAN RATES

Auto Loans

(48 month term)**	Our best rate:
2011	2.83%
2010	2.93%
2009	3.13%
2008	3.23%
2007	3.38%
2006	3.43%
2005 & older - see credit union for rates	

Other Loans

Loan Type	APR as low as:
Home Equity Line of Credit (variable)	3.25%
Share Secured	2.83%
RV Loans	5.97%
Boats	5.97%
Visa Credit Cards	12.9%
Signature Loan	15.9%

Rates shown as of 6/15/11



DEPOSIT RATES

Term Share Certificates

Term	Rate	APY*
3 months	0.31%	0.31%
6 months	0.56%	0.56%
12 months	0.76%	0.76%
24 months	1.22%	1.22%
36 months	1.61%	1.62%
48 months	2.01%	2.03%
60 months	2.34%	2.36%

Other Share Accounts

Account Type	Rate	APY*
Regular Share Savings	0.16%	0.16%
IRA Accounts	0.16%	0.16%
Share Draft Checking	0.11%	0.11%



*APR = Annual Percentage Rate. APY = Annual Percentage Yield. Rates are subject to change without notice. Contact the credit union for the most up-to-date rates and further information about applicable fees and terms.
** Terms and rates available for up to 72 months.



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.