

CONNECT



A PUBLICATION OF WHITEHALL CREDIT UNION
April, 2015

Shred It Day

When: Saturday, April 25th

Time: 10:30am – 12:30pm

Location: 5025 E. Main Street, Columbus

Dispose of sensitive records such as tax paperwork, credit card receipts, paycheck stubs, mail, old bills, and checks. Please no metal paper clips or cardboard.

This service is FREE of charge to our members.



Low Loan Rates

Get pre-approved today with Whitehall CU's LOW LOAN RATES! We have great rates for anything you are in the market for:

- New or Used Auto Loan
- Signature Loan
- Credit Card
- Home Equity Line of Credit
- RV Loan
- Boat Loan

Stop in or call one of our friendly loan officers to see what we can do for you!

Home Equity Loan Rates as low as 3.25%^{APR}

It's a tough choice for a homeowner: Move into a new house, or improve the one you have. It seems so easy to call a realtor and arrange a showing. But your current home has something no new home can offer ... equity.

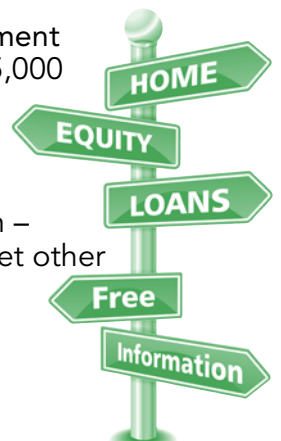
On average, homeowners spend 18 months planning home improvements. It's time well spent; some renovations pay off better than others. Bathroom and kitchen renovations provide the greatest return, between 90% and 95%. Decks and home offices hold the low end, between 65% and 70%.

As you plan, look beyond your house to your neighborhood. Will renovations put you in a different league – and price range – than your neighbors? Also, keep in mind how long you'll be in your house. If you're going to fix it up and sell in six months, you'll get all the pain of remodeling and not much gain. But if you plan to live in the house more than three years, it makes economic sense to remodel.

How do you calculate your available equity? First step: Say you made a down payment of \$20,000 on a house priced at \$100,000 five years ago. Since then, you've paid \$15,000 toward the principal, and the market value of your house has increased to \$115,000. The sum of your down payment (\$20,000), principal paid (\$15,000), and the increase in property value (\$15,000) gives you \$50,000 in equity.

Second step: Ideally, what you owe on your home – mortgage plus home equity loan – shouldn't exceed 80% of your home's value. So 80% of \$115,000 suggests, if you meet other lending yardsticks, you may be eligible for as much as a \$27,000 home equity loan (house is worth \$115,000; 80% of that is \$92,000; you still owe \$65,000 on the first mortgage; so \$92,000 - \$65,000 = \$27,000).

Call us at (614) 866-5025 to discuss your home equity loan options today.



Annual Meeting

We recently held our annual meeting in January and a few of our members won some great door prizes! Pictured from left to right: Teresa Swanson - \$25 I-Tunes, Barbara Jenkins - \$25 Bed, Bath, & Beyond, Mitzi Buck – Garmin (Grand Prize), Russ Gregg - \$25 Piada, Russell Welch - \$25 Bass Pro Shop.



Holiday Hours

CLOSED Memorial Day
May 25, 2015

CLOSED Independence Day
July 4, 2015

Certificate Rates: as of March 12, 2015

TERM	APR*	APY**
3 Months	0.12%	0.12%
6 Months	0.20%	0.20%
12 Months	0.30%	0.30%
24 Months	0.51%	0.51%
36 Months	0.71%	0.71%
48 Months	1.01%	1.01%
60 Months	1.25%	1.26%

Dividends First Quarter 2015

All Regular & IRA Accounts:

\$100 minimum balance 0.07% APR 0.07% APY

Share Draft Accounts:

\$200 minimum balance 0.06% APR 0.06% APY

*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.

Loan Rates:

Autos: Financing available up to 72 months for most model years.

Model Year:	APR as low as*	Terms**
2015	2.03 APR	Up to 72 months
2014	2.23 APR	Up to 72 months
2013	2.38 APR	Up to 72 months
2012	2.48 APR	Up to 72 months
2011	2.68 APR	Up to 72 months
2010	2.93 APR	Up to 72 months

2009 models and older - Financing is available. Please contact the credit union for current rates and terms

* The Annual Percentage Rate is the advertised rate and can vary based on creditworthiness, age of vehicle and terms of the loan. Rates are subject to change at any time without notice and are valid as of 3/11/15.

Type of Loan: APR as low as*

Signature	15.9% APR
VISA	12.9% APR
Credit Card Consolidation	9.99% APR
Share Secured	2.03% APR
Computer Loan	12.49% APR
Overdraft Loan	18.00% APR
Home Equity Line of Credit (variable)	3.25% APR
RVs / Mobile Homes	3.98% APR
Boats	3.97% APR

* The Annual Percentage Rate is the advertised rate and can vary based on creditworthiness, loan to value, and terms of the loan. Rates are subject to change at any time without notice and are valid as of 3/11/15.

** Terms vary based on the type of loan. See Credit Union for details.

Office Hours

Monday – Thursday: 9:00am – 5:00pm

Friday: 9:00am – 6:00pm

Saturday: 9:00am – 1:00pm

Email: info@whitehallcu.org

Routing & Transit #: 2440-78018



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.