

CONNECT



A PUBLICATION OF WHITEHALL CREDIT UNION
July, 2015

Safety Shred Day

Our Shred Day was a success for Mother Nature.

Our event, on April 18th, had a nice showing of members and non-members from the community. They came to dispose of sensitive records such as tax paperwork, credit card receipts, paycheck stubs, mail, old bills, and checks. This service was FREE of charge.

There was 2,000 pounds of paper shredded. That translates into 17 trees, 7,000 gallons of water, 380 gallons of oil and 81 cubic feet of landfill space saved.



Effective August 1, 2015

The International Wire-In Fee will increase from \$17.50 to \$25.00.

Go to Your Dealer for the Vehicle, But Go to Your Credit Union for the Financing!

You're closing in on your car deal and you want to know what is best: the "special" rates offered by the car dealer, or the low, every day rate at Whitehall Credit Union. When it comes to auto loans, you're better off coming to Whitehall Credit Union rather than financing through a dealer! Here's why.

At a dealership . . .

- Only consumers with the very best credit history qualify for the lowest advertised dealer rates.
- Consumers must choose either the promotional rate or other incentives such as cash rebates – not both.
- Promotional rates only apply for short terms, usually 36 months or less.
- Promotional rates only apply to slower-selling vehicles or those currently in stock.
- Hidden application or prepayment fees substantially reduce savings.

WCU auto loans
as low as
2.03% APR

With a Whitehall CU auto loan, you pick the vehicle and available financing term. We automatically give you a low rate, and there are no hidden fees.

**Auto loan rates are currently as low as 2.03% APR,
and terms up to 72 months!**

Apply today at www.whitehallcu.org

A Home Equity Line of Credit Can Save You Money!

It's true! In certain instances, borrowing against your home's equity can actually help you save money.

Here's how:

Make Your Home More Energy-Efficient

You may be able to save on your heating or electric bill each month by making a few upgrades to your home. Use the funds for more energy-efficient appliances, such as a new washer, dryer or dishwasher; or use your loan for a new heating system, windows or other home renovations.

Consolidate Debts & Lower Your Interest Rate

By paying off your high interest rate debts with a low interest rate Home Equity Line of Credit, you can reduce the number of payments you make each month. You will also pay less over the life of your loan. Ask a Loan Officer for details.

Enjoy Tax Savings

When you borrow using a Home Equity Line of Credit, the interest you pay may be tax-deductible! That's why Home Equity financing is a terrific option for financing a college education or buying a new vehicle. Ask your tax advisor for more information.

Lower Rate

Best of all, Whitehall Credit Union has one of the lowest Home Equity Line of Credit rates. Take advantage of this great rate – it may not last long!

Apply Today

Simply stop by the credit union or call **(614) 866-5025** to apply for your Whitehall Credit Union Home Equity Line of Credit today.

Whitehall Credit Union Makes It Easy!

- Simple application process
- FAST approval
- Low monthly payments
- Line of credit available for 10 years
- Up to 10-year repayment
- Terrific rate!



Holiday Hours

CLOSED Labor Day • September 7, 2015

Dividends Second 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

Auto 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	2.93 APR	Up to 72 months
2010	3.40 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	15.90% APR
VISA	12.90% 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.

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%

*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.

Office Hours

Monday – Thursday: 9:00am – 5:00pm

Friday: 9:00am – 6:00pm

Saturday: 9:00am – 1:00pm

Telephone: (614) 866-5025

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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.

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