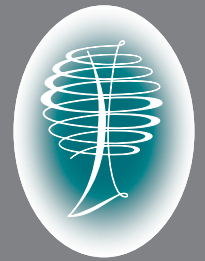


# UpDate



January 2012

## Remember WFCU for All Your Financial Needs! Residential Mortgage Loans For You



Take the first step towards your dream. By selecting WFCU's Mortgage Resource Center, you'll be choosing a lender who understands your

needs, and is committed to improving your financial future. Whether you're interested in a new home, remodeling, refinancing, or consolidating your credit card debt, we'll work with you to create a customized solution for your goals. At the Mortgage Resource Center, we have the experience and knowledge to make your mortgage loan an easy and painless process.

The Mortgage Resource Center understands that different needs require different solutions. We treat each loan uniquely, and do not promote "cookie cutter" or "one size fits all" products. This personal attention gives you the trust, confidence, and flexibility needed to improve your financial future.

Regardless of your situation, we'll try to find a mortgage that will fit your needs and your budget. Speak with our skilled and experienced mortgage counselors to decide which mortgage product will be best for you and your family.

**Mortgage Resource Center**  
1-866-356-7449

<http://welcome.mtgresourcecenter.com>

## We Have What You Need - Home Equity Line-of-Credit Loans

Paint ... Fencing ... Tuition ... Siding ... New Car ... Medical Bills ... Deck ...  
Swimming Pool ... Wedding ... Carpet ... Appliances ... New Baby Expenses

Whatever your need, a WFCU Home Equity Line-of-Credit Plan (HELP) can make it happen!  
For more information, call us today!

## Want to Avoid Bank Fees? Join a Credit Union

Credit unions have been around for quite a while, but it hasn't been until lately that people have grown wise to the excesses of commercial banks. Here are just a few reasons why you should join a credit union:

- Members come first. Credit unions are not-for-profit and member-owned. Relationships matter and people come first. Credit unions work for you, not shareholders.
- Credit unions are usually much smaller than banks and more localized, so you get more personalized service.
- Credit unions have great services and products. We offer the same products that banks offer. You can usually find some of the best rates and lowest fees at a credit union.
- The Board of Directors of a credit union is made up of its members. The Board is entirely voluntary and is elected by the membership of the credit union each year at the Annual Meeting.
- Deposits in the nation's federal credit unions are federally insured through the National Credit Union Administration (NCUA). NCUA carries the full faith-and-credit guarantee of the United States government. No credit union member has ever lost a penny of their federally insured funds. Your funds are secure!

monthly maintenance fee on your "Credit Union Checking" account and no monthly debit card fee (refer to your Rate & Fee Schedule disclosures for fees that may be incurred including, but not limited to, NSF fees, stop payment fees, etc.).

**We cordially invite you and your family members to join a different type of financial institution.**

Yes, your immediate family members are eligible to join WFCU (immediate family is defined as: spouse, child, sibling, parent, grandparent or grandchild, stepparents, stepsiblings, and adoptive relationships).



**We just joined Welcome Federal Credit Union!**



At Welcome Federal Credit Union, we work for you – no

**DATA EFFECTIVE 11/30/11:**  
Assets = \$87,618,452  
Loans = \$50,708,087  
Number of Members = 9,376



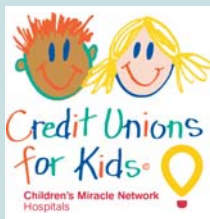
### Understanding Debit Transactions and Using Your Debit Card

The PULSE network has a new website: [www.DebitSavvy.org](http://www.DebitSavvy.org). The website was created to help you understand debit. It's your money and you should be able to access it anytime you need it. Plus, your money and your personal information should be safe, secure, and backed by the most advanced technologies.

DebitSavvy.org offers access to helpful debit and financial news, explanations of debit cards and transaction types, real-life examples of debit card use and advice on how to protect your financial information.

### Thank you for your support in our Credit Unions for Kids - Children's Miracle Network fundraiser.

We joined other credit unions across the United States and the Credit Union for Kids program to raise much-needed funds to benefit more than 170 Children's



Miracle Network hospitals. You purchased all of the World's Finest Chocolate Candy Bars and we donated the proceeds to the Children's Miracle Network.

### If you need extra cash to pay your taxes,

keep this in mind ... we offer a Tax Relief Line-of-Credit loan to help with paying "Uncle Sam". Call us today!



### It's not too late to take advantage of one of the best investments you can make - a 2011 Individual Retirement Account (IRA).

You have until 3:00 p.m. on Tuesday, April 17, 2012, to establish and/or contribute to an IRA for the 2011 tax year. For more information, call or stop by your Credit Union branch.

## Mobile Money Gets Even Better!

In addition to the current channels of SMS and WAP, we're now offering a Downloadable Mobile Application (DMA) for Mobile Money. You can view account details, pay bills, and transfer money. You can download Mobile Money to an iPhone, Blackberry, and many other types of phones. DMA is one of the choices at enrollment.

Here are the easy steps:

- After online registration, the download link is sent via text message. If the system detects that DMA is available on your phone, a browser page will open explaining that you will be taken to the iTunes store.
- The iTunes store opens with the "TouchBanking" application display. You will

first click on the "Free" button, and then on the next screen, the "Install" button.

- To activate the application once it is installed on the device, click on the smartlink that will be sent to your phone via a text message.
- Use your secure multi-factor authentication Virtual Branch security code (password) to access Mobile Money from your phone.

If you're a current Mobile Money user and want the Downloadable Mobile Application, you'll need to go to your profile on Virtual Branch and add the service. Give us a call if you have any questions.

We're pleased to expand the convenience and usability of Mobile Money.

## Do You Need Help With Money Decisions?

Online and always accessible, *Anytime Adviser* is a series of seven coaching modules that will help shed some light on a few of your financial decisions. The coaching modules include simulations, calculators, games and quizzes – tools designed to share insight in a variety of interesting formats. It's the ideal way to learn about New Car Buying, Used Car Buying, Home Buying, ID Theft, Checking Accounts, Credit Management, and Money Management for Couples.



The *Anytime Adviser* coaches are a reliable source of financial information for those pesky money decisions you have to make in your life. And ... you can take comfort in knowing the material is provided by the most trusted financial source anywhere in the market – your Credit Union! We've received positive feedback stating how much the coaches have helped. Links are available under Quick Links on our web site or visit: <http://anytime.cuna.org/35774/index.php>.

## Collateral Protection Insurance Verifications

We have an insurance tracking service provided by Evans, Simpson & Associates, Inc., (ESA). If for any reason ESA doesn't have verification of collateral protection insurance for your vehicles and/or mortgages that are financed through WFCU, you will receive a letter from them asking you to provide proof of valid insurance coverage. To prevent insurance

premiums from being added to your existing loan balance, it is important that you follow the instructions in the letter and provide the requested information. The insurance tracking customer service center can be reached at 1-800-635-5142 or visit the web site at: [www.wehaveinsurance.com](http://www.wehaveinsurance.com). We appreciate your cooperation with ESA.

## WFCU's Mortgage Loan Originators "SAFE"

Welcome Federal Credit Union, is a "safe" place to borrow money. The Secure And Fair Enforcement for Mortgage Licensing Act of 2008 (SAFE Act) mandated a nationwide licensing and registration system for mortgage loan

originators (MLOs). In accordance with the Act, WFCU's Mortgage Loan Originators continue to meet the requirements and have been re-certified in the nationwide licensing and registration system.



## "Credit Union Checking"



Do you still have a checking account with a bank? Take a close look at your last bank statement. You may be surprised to learn how service fees and charges have crept up over the years. By opening a "Credit Union Checking"

account, you're saying "no" to outrageous fees and ridiculous charges.

Surveys continually show that you're likely to find the best deal on checking accounts at a credit union. Credit union checking accounts often have lower service charges, fees, and minimum balance requirements than elsewhere. Check out the benefits and conveniences of WFCU's checking accounts. We're sure you'll agree that Welcome Federal Credit Union is the place for your checking account.

- No monthly maintenance fee
- No per-check charges
- No minimum balance requirement
- Your first order of 50 checks is complimentary
- Overdraft protection (savings transfers and overdraft line-of-credit loans) is available to protect you from check returns and NSF fees
- Debit cards with no annual fee and no maximum number of transactions
- Virtual Branch® Home Banking provides you with access to your accounts – 24-hours a day, any day of the year

At WFCU, we've designed our checking accounts to meet your individual needs. We provide convenient access and the ability to manage your money without outrageous fees or ridiculous charges! We encourage you to open your WFCU "Credit Union Checking" account today!

## Remember WFCU for All Your Financial Needs! What Can Virtual Branch® Home Banking Do For You?

**Virtual Branch® Home Banking (VB)** is one of our greatest services. Why do 48% of our members use Virtual Branch? Its many components are savvy, secure, convenient, time-saving, and easy to use. The site is a safe, encrypted area that utilizes multi-factor authentication for your protection.

**Virtual Branch does it all** ... current account balances with deposits and payments, account histories with check imaging, bill pay, transfers between your WFCU accounts, e-Statements, line-of-credit loan advances, home equity line-of-credit loan advances, apply for a loan online, check balances with your phone!!

### Your Virtual Branch Suite of Services:

- **Virtual Branch Home Banking**
- **Bill Pay**
- **e-Statements**
- **Virtual Branch Lending**
- **Mobile Money**

### Virtual Branch ...

**Making life easier one click at a time!**

## We'll Start Reporting to the Credit Bureau Effective February 1, 2012

**You've asked and we've listened** – Starting with all loan data on our records as of January 31, 2012, and each month-end thereafter, we will be reporting credit records to Equifax Credit Bureau. Equifax is one of the leading credit

reporting agencies in the United States. Each credit agency maintains information about your credit history.

We're pleased to be able to fulfill your requests to report your accounts to the credit bureau.



**DELETE TELEMARKETERS AND  
JUNK MAIL FROM YOUR LIFE!**



**National DO-NOT-CALL Registry**  
Telemarketers always seem to call at the wrong time. If you'd like to stop the majority of phone calls you receive that solicit for unwanted products or services, sign up for the National Do-Not-Call Registry.

For information and instructions, visit <https://www.donotcall.gov/default.aspx>.



### Say "NO" to Junk Mail

To lower your risk of identity theft and avoid junk mail, why not just say "no"? You can "opt out" of pre-approved offers and pre-screened marketing lists with one phone call to 1-888-567-8688.

One call stops mailings for all four bureaus: Equifax, Experian, Trans Union, and Innovus. You can opt out for either two years or permanently. To be sure you chose the correct opt out option, listen to the recording carefully.



## Remember WFCU for All Your Financial Needs! Need a loan? Checkout the many benefits of our loan programs!

- Competitive Loan Rates
- No Pre-Payment Penalties
- Simple Interest
- No Hidden Fees
- Direct Deposit and Automatic Transfers Available
- Friendly, Personalized Service
- Convenient Branches
- Loan Approvals Without Hassles
- Online Loan Application
- Line-of-Credit Loans
- Overdraft Line-of-Credit Loans
- Holiday Line-of-Credit Loans
- Summer Line-of-Credit Loans
- Debt Consolidation Loans
- Tax Relief Line-of-Credit Loans
- Disaster Loans
- Residential Mortgage Loans
- \*Land Loans
- \*Home Equity Loans

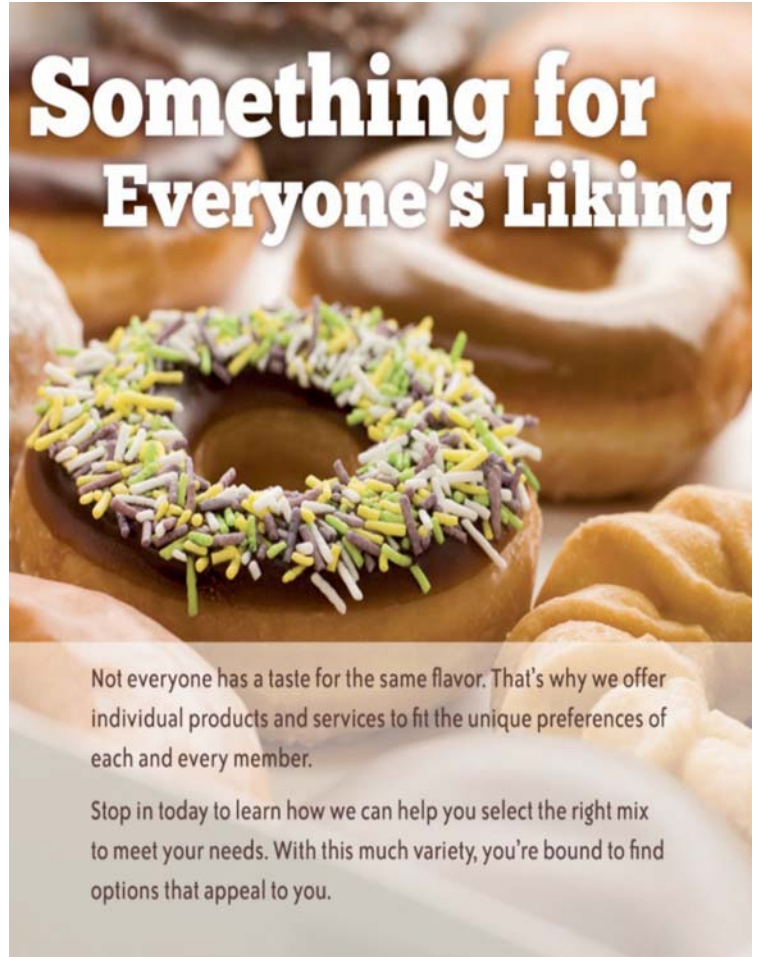
**By working together, we'll find a loan to satisfy your needs!**

- New & Used Cars, Trucks, Recreational Vehicles, Boats, and Motorcycles
- Classic Auto Loans
- Terms up to 10 years on New & Used Boats, RV's, & Classic Vehicles over \$20,000.00
- Terms up to 10 years on Luxury Vehicles over \$40,000.00

For more information, we encourage you to call one of our Credit Union loan experts!

\*Eligible property must be located within the State of North Carolina.

**Happy New Year!  
We Wish You  
All The Best In 2012!**



# Something for Everyone's Liking

Not everyone has a taste for the same flavor. That's why we offer individual products and services to fit the unique preferences of each and every member.

Stop in today to learn how we can help you select the right mix to meet your needs. With this much variety, you're bound to find options that appeal to you.

## We Have Five Credit Union Branches Conveniently Located To Serve You

Phone us toll-free at 1-888-WFCU14U (1-888-932-8148).

### Main Branch

5920 Miami Boulevard,  
Suite 102  
Morrisville, NC 27560  
919-474-3240  
Fax#: 919-474-0547  
Mailing Address:  
PO Box 830  
Morrisville, NC 27560

### Zebulon Branch

Main Building  
Arendell Avenue  
919-269-1225  
Fax#: 919-269-9618  
Mailing Address:  
1011 N. Arendell Avenue;  
E.130  
Zebulon, NC 27597

### Henderson Branch

620 Facet Road  
Henderson, NC 27537  
252-430-3655  
Fax#: 252-430-3654  
Mailing Address:  
620 Facet Road  
Henderson, NC 27537

### Moore Drive Branch - RTP

5 Moore Drive  
Sanders Center  
919-483-8844  
Fax#: 919-483-8850  
Mailing Address:  
PO Box 13398  
Sanders 17.1379  
RTP, NC 27709-3398

### Greenville Branch

250-C Easy Street  
Greenfield North Plaza  
Shopping Center  
Greenville, NC 27834  
252-758-EASY  
(252-758-3279)  
Fax#: 252-758-5552  
Mailing Address:  
250-C Easy Street  
Greenville, NC 27834

### For more information on loans, please call one of our loan experts:

#### Main Branch - RTP

Stacey Mills 919/474-3245  
Loris Miles 919/474-3244

#### Moore Dr. Branch - RTP

Deanna Dolan 919/483-8941  
Cindy Gardner 919/483-8899

#### Zebulon

Donna Strother 919/269-1225

#### Greenville

Donna Dash 252/758-3535  
Tarrah Bullock 252/758-3333

#### Henderson

Evelyn Wright 252/430-3655  
Patricia Wright 252/430-3655

## Important Web Site Addresses

Welcome Federal Credit Union Web Site Address  
[www.welcomecu.org](http://www.welcomecu.org)

**Virtual Branch® Home Banking Service**  
(Includes online banking, bill pay, and Statement Express)  
<https://www.netit.financial-net.com/gwecu>

**Residential Mortgage Loans –  
The Mortgage Resource Center**  
<http://welcome.mtgresourcecenter.com>  
(or call toll free at 1-866-356-7449)

**AlertMe Information**  
<http://www.welcomecu.org/alertme.html>

**Anytime Adviser Coaches**  
<http://anytime.cuna.org/35774/index.php>

**Fuel Economy Guide**  
[www.fueleconomy.gov](http://www.fueleconomy.gov)

**National Do Not Call Registry**  
[www.ftc.gov/donotcall](http://www.ftc.gov/donotcall)

**FTC's Identity Theft Site**  
[www.ftc.gov/bcp/edu/microsites/idtheft/](http://www.ftc.gov/bcp/edu/microsites/idtheft/)

**Annual Credit Report**  
(Only site authorized by Equifax, Experian and TransUnion)  
[www.annualcreditreport.com](http://www.annualcreditreport.com)

