

Transfer your existing auto loan **NOW!**

3.99% APR*

Plus, **\$200 CASH!**

WEA Credit Union
800-457-1142 . weacu.com



Membership eligibility required. *Annual percentage rate. Repayment Example: 60 month loan at 3.99% APR is \$18.41 per \$1,000 borrowed. 2007 or newer vehicle. Minimum loan amount is \$13,000. Other rates available. Your rate is based on your credit score. Some restrictions apply.

WEA Credit Union will save you money!

To apply for a WEA CU MasterCard® stop by, or visit our website:
www.weacu.com

PRIME INTEREST

Winter



2012

From Our President . . .

Your credit union is holding its annual meeting in May at the WEAC building.

If you are interested in becoming a volunteer board member please contact me at the credit union office. All members in good standing are eligible to run for the board of directors. More details about the annual meeting will be published in the next news letter.

Keeping track of your account activity has never been easier. The free home banking platform allows you to set up account alerts which can send an email or text message based on a wide variety of parameters. Learn more about this valuable free service inside.

Your credit union has formed a new partnership with GreenPath, Inc. **GreenPath offers a wide variety of**

financial counseling and has been around since 1961. Some of the services provided include HUD approved financial counseling, pre-purchase education, reverse mortgage counseling and foreclosure prevention. We are proud to introduce you to their services.

Don't forget that your immediate family members are also eligible to open an account with the credit union. Help them take advantage of the many benefits of credit union membership. Your credit union has some of the best loan rates around!

I hope you have a healthy, happy, and prosperous new year!

Mark Schimpf
WEA Credit Union

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1. Applicant's Status					
NOTICE TO MARRIED WISCONSIN RESIDENTS: No provision of a marital property agreement, a unilateral statement under Wis. Stat. sec. 766.59 or a court decree under Wis. Stat. sec. 766.70 adversely affects the interests of the credit union unless prior to the time the credit is extended, the credit union is furnished with a copy of the agreement, statement or decree, or has actual knowledge of the adverse provision when the obligation to the credit union is incurred.					
Check One:					
<input type="checkbox"/> Individual credit: Complete Application sections. If you are married and live in Wisconsin, or a community or marital property state, complete Applicant and Spouse sections 3 & 4.					
<input type="checkbox"/> Joint Credit with a spouse: Complete Applicant and Spouse sections.					
<input type="checkbox"/> Joint credit with someone other than spouse: Each of you must complete the Applicant sections of separate applications. If either or both of you are married and are a Wisconsin resident, you must also provide information about your spouse by completing Spouse section 3 and 4.					
Marital Status (Check only if you live in a community or marital property state like Wisconsin.)			Married Applicants Residing in Wisconsin: The credit being applied for, if granted, will be incurred in the interest of the marriage or family of the undersigned.		
<input type="checkbox"/> Married <input type="checkbox"/> Not Married (Single, Divorced, Widowed) <input type="checkbox"/> Legally Separated			Applicant's Signature _____ Date ____/____/____		
2. Amount Requested					
Loan amount requested \$ _____ Purpose: _____					
3. Applicant - Please tell us about yourself . . .			Spouse - Please use for joint accounts . . .		
Name (Last) (First) (Initial)	Present Address (Street, City, State, Zip)		Name (Last) (First) (Initial)	Present Address (Street, City, State, Zip)	
Monthly Housing Payment	Years at this address	<input type="checkbox"/> Own <input type="checkbox"/> Rent	Monthly Housing Payment	Years at this address	<input type="checkbox"/> Own <input type="checkbox"/> Rent
Age of Dependents	Social Security Number	Birth Date	Age of Dependents	Social Security Number	Birth Date
Home Phone () () ()	Business Phone/Extension () () ()		Home Phone () () ()	Business Phone/Extension () () ()	
4. About your job:			Spouse: About your job:		
Employer	Position	Starting Date	Employer	Position	Starting Date
Notice: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.			Notice: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.		
Income (Monthly) \$ _____	Other Income \$ _____ Per _____	Source _____	Income (Monthly) \$ _____	Other Income \$ _____ Per _____	Source _____
5. Authorization					
Please attach a copy of payroll stub or other proof of income.					
Method of payment: <input type="checkbox"/> Direct Debit From Checking <input type="checkbox"/> Payroll Deduction <input type="checkbox"/> Coupon Book					
I (we), the undersigned, certify that the foregoing information has been supplied truthfully, accurately and I authorize this credit union to investigate my (our) creditworthiness, through any credit bureau or by any other reasonable means. If this application is for the purpose of encumbering real property, I (we) agree to pay all allowable expenses incurred in processing this application whether or not the loan is approved. I (we) agree this application shall permanently remain your property.					
<input type="checkbox"/> We intend to apply for joint credit. (Single applicants can skip this box).					
X _____		X _____		Date _____	
Applicant's Signature			Spouse's Signature		
X _____		X _____		Date _____	

Holiday Closings

Martin Luther King Jr.'s Birthday • Monday, January 16, 2012
Presidents' Day • Monday, February 20, 2012
Memorial Day • Monday, May 28, 2012
Independence Day • Wednesday, July 4, 2012

Please plan your financial needs in advance of this office closing to avoid any inconvenience.

www.weacu.com

Your place for **Online Banking, phishing updates, holiday hours, and member resources like mortgage calculators and Anytime Adviser.** Visit our facebook page to chat with credit union staff and check out our Twitter account for mini-promotions (*win money!*) and fast updates.

Introducing GreenPath, Inc.

GreenPath is a non-profit company that partners with you to achieve your financial goals. GreenPath financial counselors are certified, have at least a bachelor's degree, and are available Monday through Thursday 8:00 am to 10:00 pm, Friday 8:00 am to 7:00 pm, and Saturday 9:00 am to 6:00 pm EST. You can reach them at 1-877-337-3399.

A GreenPath financial counselor will focus on your concerns and needs, work with you to understand your financial situation, and help you develop a customized budget and a detailed action plan based upon your financial goals. You can receive assistance with personal and family budgeting, money management, debt repayment, and avoiding bankruptcy, foreclosure and repossession.



With GreenPath, you will receive advice, information

and tools to help you better manage your money. Pave the way to your healthy financial future. Check out www.greenpathref.com for tools and tips you can use today.

Did You Know?

Have you ever wondered if your tax return has been deposited into your account yet?

Have you ever wished you knew when a certain check cleared?

Did you ever forget an important birthday?

The WEA Credit Union secure home banking system allows you to be notified by text message or email when such events occur.

Simply click the ALERTS tab when you are signed into home banking. Then select the type of Alert you'd like to set up from the drop down box. Choose from Balance, Check Cleared, Loan Payment, Maturity Date, Periodic Balance, Personal or Transaction. Then click the ADD button and complete the necessary information to identify your transaction.

Alerts are a great way to keep track of the activity in your account. They are simple to add, change or delete. And best of all, they're free (although text messaging may be billed depending on your cell phone plan).

WEA Credit Union Annual Meeting

Plan now to attend the WEA Credit Union Annual meeting being held in May 2012 at the WEAC office in Madison.

Why attend? Because all members are equal owners of the credit union, whether their deposits amount to \$50 or \$500,000, and every member's voice is important for our continued success.

WEA Credit Union's annual meeting is **democracy in action**. It's an occasion for management and elected officials to report to you, our owners. And, it's an **opportunity for you to raise concerns, ask questions**, or meet the management team. You'll be able to meet face-to-face the people—professionals and volunteers—who run your credit union. Without member input, credit union leaders could only guess what owners like you want from their financial institution. We look forward to seeing you at the meeting and hearing your voice.

Notice to Members

You are hereby advised of your rights under Article V, Section 4 of the Credit Union's bylaws to submit to the Chairperson on or before April 6, 2012, a letter requesting your nomination as a nominee to the Credit Union's Board of Directors.

If no member submits a valid petition requesting nomination and the number of members nominated by the nominating committee equals the number of vacancies on the Board, then the Chairperson will take a voice vote or declare each nominee elected by acclamation at the annual meeting; or at least 30 days prior to the date set for the annual meeting, the Secretary shall mail a ballot containing the name and a brief biographical sketch of each nominee to every member of the credit union eligible to vote at the member's last known address. Ballots must be received at least 7 days prior to the annual meeting date.

The nominating committee has nominated incumbents to fill board positions.

Michael Stoll
Mallory Keener
Russ Allen



33 Nob Hill Road, Madison

Are You Familiar with ART Yet?

ART is our **Advanced Response Technology**, telephone banking system. **ART offers live up-to-the-minute information regarding your accounts with the credit union, and many members have found it very convenient for transferring funds between accounts, making loan advances on lines of credit, and performing simple inquiries.**

We want to help members better understand how to use ART to its full potential. Take the following steps to get the most out of ART:

Step #1: Call into the system at **1-888-455-4754**.

Step #2: Enter your 4 or 5 digit member number and your PIN, which is the last 4 digits of your Social Security Number.

Step #3: Choose the two digit code of the Menu you would like to access (ie. 01 Transaction Menu or 02 for the Balance Inquiry Menu).

Step #4: Choose the two digit code of the Function you would like to perform (ie. 01 Share to Share Transfer under the 01 Transaction Menu)

Step #5: Enter the three digit account number you wish to inquire on (such as savings, checking, auto loan). These numbers can be found on your statement.

To return to the Main Menu, push ## at any time or 99 to repeat your options in a Menu.

If you have any questions about ART, please contact the credit union.

ART MENU

- 01 - Transaction Menu
- 02 - Balance Inquiry
- 03 - Draft Inquiry Menu
- 04 - History Menu
- 05 - Dividends and Interest Menu (06 Not Available)
- 07 - Other Options Menu

Common account numbers:

- | | | | |
|-----|----------------------|-----|---------------------|
| 001 | Premiere Checking | 006 | Vacation Club |
| 003 | Money Market | 007 | Christmas Club |
| 005 | Life Benefit Savings | 008 | Daily Share Savings |



33 Nob Hill Road
Madison, WI 53713

Phone
800-457-1142

Fax
608-276-3416

www.weacu.com

33 Nob Hill Road
Weekdays - except Thursday
Lobby 8 am - 5 pm
Drive-Up 8 am - 5:30 pm
Thursdays 10 am - 5:30 pm
Night Deposit 6 am - 10 pm

3809 East Washington
Weekdays 7 am - 7 pm
Saturday 9 am - 4 pm
Sunday 12 pm - 4 pm

Shared Service Centers
Vary by location
www.creditunion.net

Important Numbers
WEA CU Offices (toll free)
1-800-457-1142

WEA CU Madison
1-608-274-9828

WEA CU Telephone Access
1-888-455-4754

Lost/Stolen Mastercard
1-800-325-3678

Lost/Stolen MasterMoney
1-800-236-2442

