

**Thinking About A New Car?**  
**We Have GREAT Rates!**

**Get a .25% Discount on Your Loan**  
**With Premiere Checking and Direct Deposit !\***

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

\*Membership eligibility required. Approval subject to normal credit standards. Restrictions apply. Offer valid for a limited time.

**WEA Credit Union will save you money!**

For the most current rates, visit our website:  
**www.weacu.com**



# PRIME INTEREST



## From Our President . . .

It seems like everything these days is all about change. Good, bad, or indifferent, change is inevitable. The credit union is changing as well. Not only do we say goodbye to summer, we must also say goodbye to paper savings bonds and a long time staff member.

The Treasury Department has announced that after December 31, 2011 they will no longer sell paper savings bonds. This move is estimated to save tax payers around \$70 million over the next 5 years. **All future bond sales will be electronic and available on the Treasury Direct web site.** Read more inside.

At some point, many of you have had the pleasure to work with Vice President Stan Williams. He has been a fixture in the loan department since 1990. Stan has announced his retirement and I invite you to stop in and say goodbye. **On Friday, October 21st we will have snacks, pictures, and stories to share, commemorating his hard work throughout the years.** Of course, you're welcome to stop by before then too! **Good luck Stan, we'll miss you!**

The credit union is ready to help with any changes in your life as well. If it's borrowing for that new addition, replacing your old vehicle, or consolidating your debts, we have a program ready to go. Just call and ask how we might be able to help you. **Together, we can help meet your financial goals!**

Until next time,  
**Mark Schrimpf**  
 WEA Credit Union

**IN THIS ISSUE**

- President's Message
- Stan's Letter
- Holiday Hours
- About Your Debit Card
- Savings Bonds
- Mortgage Assistance

1. Applicant's Status					
<small>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.</small>					
<input type="checkbox"/> <b>Individual credit:</b> 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.					<b>OFFICE USE ONLY</b> TIME _____ DATE _____
<input type="checkbox"/> <b>Joint Credit with a spouse:</b> Complete Applicant and Spouse sections.					
<input type="checkbox"/> <b>Joint credit with someone other than spouse:</b> 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.) <input type="checkbox"/> Married <input type="checkbox"/> Not Married (Single, Divorced, Widowed) <input type="checkbox"/> Legally Separated			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. 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)	Name (Last)	(First)	(Initial)
Present Address (Street, City, State, Zip)		Monthly Housing Payment	Present Address (Street, City, State, Zip)		Years at this address
		<input type="checkbox"/> Own <input type="checkbox"/> Rent			<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
<small>Notice: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.</small>			<small>Notice: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.</small>		
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 _____			

**Remember, We're Online!**

WEA Credit Union's website is THE source 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. Check out our Twitter account for mini-promotions (*win money!*) and fast updates. Hop online to see what we are up to!

**www.weacu.com**

Sign up today for Home Banking and keep up with WEA CU news!

To WEACU members and staff,

It doesn't seem possible that it has been over 21 years since I was hired as Vice President of Lending. It has been an exciting and rewarding career. The Credit Union's board of directors does really care about it members and staff. If there is a way possible the Credit Union can help a member, it will. I thank the Credit Union for letting me be a member of Mt. Horeb Rotary for over 20 years, as well as allowing me to donate blood, for over 20 years, to the American Red Cross Pheresis program. I was able to donate over 25 gallons.

My last official day will be December 5, 2011. I am looking forward to retirement and plan to spend some time with our son in Las Vegas and daughters in Chicago.

The Credit Union and its members will always be in my thoughts and my family wishes you nothing but complete health and happiness.

Sincerely,

Stan Williams

## About your debit card...

**Did you know that you can use your debit card at many merchants and choose "Credit"?**

It's true, when asked if you want "debit" or "credit" many merchants will allow you to choose credit and sign for the transaction. If you choose "credit" the money will still be deducted from your checking account.

Choosing "credit" means that you will have to sign for the transaction as opposed to entering your PIN. If you have multiple cards and PIN's this may be an easy way to avoid using the wrong PIN with a card. After 5 unsuccessful PIN attempts your WEA CU debit card will automatically be blocked. To unblock the card you need to call and speak with a staff member. PIN transactions are limited to \$200 per day.

**Some merchants have you swipe the card which will automatically bring up the key pad for you to enter your PIN. Many merchants**

**will allow you to then press "cancel" to reach the "credit" option and sign for the transaction. Credit transactions are limited to \$2500 per day.**

Did you know that many merchants will also allow you to get cash back when paying with your debit card? **The limit of cash back is set by the merchant and is generally around \$25.** For cash back you need to choose debit and enter your PIN. This is a convenient way to obtain cash without having to make a second stop at a branch or ATM.

The owner of an ATM can assess fees for using the ATM. **Find fee free ATM's on our web site, WEACU.COM, just look for ATM Alliance under Quick Links.** The credit union allows 8 free PIN transactions each month. Each additional PIN transaction has a fee of \$1.

## Savings Bonds

**Effective January 1, 2012, the Treasury Department will end over-the-counter paper savings bonds. Financial Institutions, including WEA Credit Union, will no longer be able to sell the bonds.**

You will still be able to redeem your paper Series I or Series EE bonds at the credit union. You can continue to purchase electronic Series EE and I Bonds through TreasuryDirect®, a secure, web based system operated by Public Debt.

Opening a TreasuryDirect account is free, and once established, investors can:

- Buy, manage, and redeem Series EE and I electronic savings bonds.
- Convert Series EE and I paper savings bonds to electronic through the SmartExchange@feature.
- Purchase electronic savings bonds as a gift.
- Enroll in a payroll savings plan for purchasing electronic bonds.
- Invest in other Treasury securities such as bills, notes, bonds and TIPS

**For more information you can visit [www.treasurydirect.gov](http://www.treasurydirect.gov).**

### Need Mortgage Assistance?

Start with your loan servicer, but there are other options out there such as meeting with a housing counselor. Visit [www.hud.gov](http://www.hud.gov) and click "Talk to a Housing Counselor" to find a reputable one. A housing counselor can help you evaluate your options, along with your situation, to determine the best course of action.

#### Do:

- Seek assistance.**
- Document all conversations with the loan servicer.**
- Be persistent.**
- Be prepared to show you are making good-faith efforts to pay; this makes your servicer more likely to work with you.**

#### Don't:

- Ignore the problem.**
- "Walk away" or stop trying to make payments.**



33 Nob Hill Road  
P.O. Box 8003  
Madison, WI 53708

Phone  
800-457-1142

Fax  
608-276-3416

[www.weacu.com](http://www.weacu.com)

### 33 Nob Hill Road

Weekdays - except Thursday  
Lobby 8 am - 5 pm  
Drive-Up 8 am - 5:00 pm  
Thursdays 10 am - 5:00 pm  
Night Deposit 6 am - 10 pm

### 3809 East Washington

Weekdays 9 am - 7 pm  
Saturday 9 am - 4 pm  
Sunday 12 pm - 4 pm

### Shared Service Centers

Vary by location  
[www.creditunion.net](http://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

## Holiday Closings

Columbus Day - Monday, Oct 10, 2011

Veterans Day - Friday, Nov 11, 2011

Thanksgiving - Thursday, Nov 24, 2011

Christmas Holiday - Monday, Dec 26, 2011

New Years Holiday - Monday, Jan 2, 2012

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

