

# Wyrope Whispers!

Wyrope Williamsport Federal Credit Union publication

& OTHER GOINGS ON

4TH QUARTER 2013

International  
Credit Union Day 2013

CREDIT UNIONS

October 17  
2013

**Unite** for  
**Good**™

**INTERNATIONAL CREDIT  
UNION DAY**

**Thursday, October 17th!**

Join us that whole week to  
celebrate Credit Union Week  
and enjoy refreshments!

## D Directors Declare Dividend

The Board of Directors of the Wyrope Williamsport FCU have voted to leave the dividend rate unchanged for the 3rd Quarter. The declared dividend base share/savings rate is .45% APR; all other share/savings accounts is 0.20% APR, and regular share draft/checking accounts is 0.10% APR. For full details on our dividend rates, please see our Truth in Savings disclosure available from any Member Service Representative.

## SKIP-A-PAYMENT

Name \_\_\_\_\_

Account # \_\_\_\_\_

Signature \_\_\_\_\_

**Deduct \$20 Fee from:**

Share or Draft (*circle one*)

**Month of:**

November December (*circle one*)

Offer valid through 12/31/2013. Loan must be in good standing. Cannot use on Home Equity loans. Interest will accrue on loan affected, and maturity date will be extended.

## Wyrope Williamsport

▶▶▶ Federal Credit Union

*Moving forward with you!*

### Credit Union Closures

Your Credit Union will be closed for the following holidays in the remainder of 2013:

- **October 14th:** Columbus Day
- **November 11th:** Veteran's Day
- **November 28th:** Thanksgiving Day
- **December 24th:** \*1:00 closure for Christmas Eve
- **December 25th:** Christmas Day
- **December 31st:** \*1:00 closure for New Year's Eve
- **January 1st:** New Year's Day

*Enjoy the holidays!*

# FACTS

## WHAT DOES DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>■ Social Security number and</li> <li>■ and</li> <li>■ and</li> </ul>
<b>How?</b>	All financial companies need to share personal information to run their everyday business. In the section below, we list the reasons financial companies can share their personal information; the reasons chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus		
<b>For our marketing purposes—</b> to offer our products and services to you		
<b>For joint marketing with other financial companies</b>		
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences		
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness		
<b>For our affiliates to market to you</b>		
<b>For nonaffiliates to market to you</b>		

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>■ Call —our menu will prompt you through your choice(s) <b>or</b></li> <li>■ Visit us online:</li> </ul> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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<b>Questions?</b>	Call or go to
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## Who we are

Who is providing this notice?

## What we do

How does protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does collect my personal information?

We collect your personal information, for example, when you

- or
- or
- 

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

What happens when I limit sharing for an account I hold jointly with someone else?

## Definitions

**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

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**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

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**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

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## Other important information

## Working Hard for YOU!

### WYROPE WILLIAMSPORT

#### Board of Directors and Volunteers

Larry Bensinger, *Chairperson*

Joe Mendez, *Vice-Chairperson*

Marshall Winters, *Treasurer*

Tracy Rothrock, *Secretary*

Kenneth Entz, *Board Member*

John Greenaway, *Board Member*

Sally Hilsher, *Supervisory Committee Chair*

Jim White, *Credit Committee Member*

#### Wyrope Williamsport FCU Staff

Barbara Vitolo, *President/CEO*

Kristin Balouris, *VP of Branch Operations*

Sherry Buttorff, *VP of Member Relations*

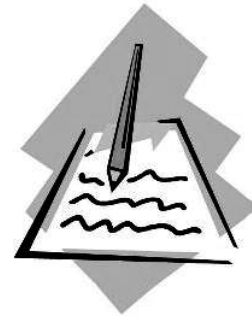
Jackie Stump, *Loan Processor*

Kelly Maneval, *Member Service Rep*

Melissa McDermott, *Member Service Rep*

Bryonna Glover, *Member Service Rep*

## Loan News and Specials



**\*Auto loan special continues through October 31st. We are taking 1/2 % off of our already-low auto loan rates.**

**\*Christmas is arriving early! We are starting our Holiday Loan Special early this year. You can start applying as of October 1st, and receive your funds as early as October 15th! We're offering up to \$1500 for 1 year, at 1% off of our signature loan rates. Apply today, and get your shopping done early!**

## Wyrope Williamsport

▶▶▶▶ Federal Credit Union

*Moving forward with you!*

1536 Riverside Drive | South Williamsport, PA 17702

Phone: 570.323.5188 | Fax 570.321.9089



### New Members Are Welcome At WYROPE WILLIAMSPORT FCU

**Mission Statement:** *The Wyrope Williamsport Federal Credit Union is a not-for-profit organization owned and operated by its members, established to offer quality financial services to all members by continuing the credit union philosophy of "People Helping People."*

### OUR HOURS

#### Lobby:

Monday & Tuesday: 9:00-4:00

Wednesday: 8:00-5:00

Thursday & Friday: 8:00-6:00

#### Drive-up:

Monday & Tuesday: 9:00-4:30

Wednesday: 8:00-5:30

Thursday & Friday: 8:00-6:00

We're always open at

**[www.wyrope.org!](http://www.wyrope.org)**

*(Don't forget about the drop box!)*