

# WHITE EAGLE Credit Union

# quarterly **REPORT**

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# A New Look is Coming

As White Eagle Credit Union celebrates our 80 years of service to you and our communities in 2015, we're also looking to the future. Soon, we'll be unveiling a new credit union logo, branding and marketing campaign. The refreshed, updated logo will be prominently seen on branch signage, an updated website, our social media accounts and all of our communications materials, including the next issue of this newsletter. We're looking forward to our new White Eagle branding, and we think you'll like it. Stay tuned!

### Let Us Help Make Your Summer Vacation Convenient, Secure and Fun

Summer vacation season is upon us. As you schedule your trip, White Eagle is here with a few services and tips that could come in handy:

- Access more than 28,000 surcharge-free ATMs across the nation with your WECU debit card. White Eagle is part of the CO-OP Network that provides the nation's largest credit union electronic funds transfer network, with ATMs located in 50 states and 10 countries. Locations include other credit unions, convenience stores including 7-Eleven, supermarkets, malls, gas stations and stores such as Walgreens. To find a surcharge-free CO-OP Network ATM, go to www.co-opnetwork. org or call 888-SITE-COOP.
- CardValet is a mobile app that allows you to monitor debit card activity, temporarily turn off purchases/withdrawals from your card and set controls based on transaction amount, merchant type or location. Speak to a WECU member services representative for more information and to get set up.

**CardValet**<sup>™</sup>

# In thisISSUE

Page 2 – WECU News Page 2 – Free Fuel Surprises Page 4 – 10 Things to Know About WECU  WECU also offers Visa Platinum (9.75% APR) and Visa Classic (12.75% APR) credit cards. To apply, visit www.awecu.com, and under the Online Services tab, select "Applications" and "Credit Card Application."



• Discounted tickets to Silver Dollar City are now available online. Go to www.silverdollarcity.com/ tickets/tickets and use Promo Code 24399. At any of our three branches, you can purchase reduced price tickets for Worlds of Fun/Oceans of Fun, Schlitterbahn water park and Warren Theatre.



### Mobile Deposit is here. Sign. Snap. Send. It's In!

Make deposits with your smart phone conveniently and securely. This new service is free and easy. We can show you how to use it. Just bring your smart phone in to any branch location, and we'll help you get started.

# wecuCLOSINGS

Monday, September 7 – Labor Day

Monday, October 12 – Columbus Day

## **WECU** Makes the Move to College Easier

Sending a child off to college is a time filled with plenty of planning, potentially lots of stress, and likely a great deal of expense. White Eagle is here to help make the transition from home to campus a smooth one. If your college student needs a set of wheels to get to college and to classes or a job while there, our new vehicle loan rates as low as 2.74% APR, with automatic payments, are some of the lowest around, and we also offer attractive loan rates on previously owned vehicles.

White Eagle can also assist with loans to cover expenses for a computer or other educational or living expenses.

WECU debit and credit cards ensure that your college student can purchase the necessities while away studying. Because White Eagle Credit Union has partnered with CO-OP Network, your student has access to more than 28,000 surcharge-free ATMs located in 50 states and 10 countries. To find a surcharge-free CO-OP Network ATM, go to www.co-opnetwork.org or call 888-SITE-COOP.

Finally, by connecting your WECU account with your son's or daughter's, you can easily transfer funds if they run short one month or during tuition payment or book purchase time. Not everything about the college move is simple or convenient, but with WECU the financial part can be.

| SavingsRATES Effective July 1, 2015  |       |       |  |
|--------------------------------------|-------|-------|--|
| Type of Account                      | Rate  | APY   |  |
| Reg. Share                           | 0.15% | 0.15% |  |
| IRAs                                 | 0.50% | 0.50% |  |
| Compounded daily, paid quarterly.    |       |       |  |
| Dividend Checking                    | 0.10% | 0.10% |  |
| Silver Eagle Checking                | 0.10% | 0.10% |  |
| Golden Eagle – Money Market Checking |       |       |  |
| \$2,500 - \$9,999                    | 0.15% | 0.15% |  |
| \$10,000 – \$24,999                  | 0.20% | 0.20% |  |
| \$25,000 plus                        | 0.20% | 0.20% |  |
| Paid monthly.                        |       |       |  |
| Christmas Club                       | 1.49% | 1.50% |  |
| Compounded daily, paid quarterly.    |       |       |  |

### Term Share Certificates

| Term         | Rate  | ΑΡΥ   |
|--------------|-------|-------|
| 6 Month Term | 0.35% | 0.35% |
| 1 Year Term  | 0.55% | 0.55% |
| 2 Year Term  | 1.00% | 1.00% |
| 3 Year Term  | 1.30% | 1.30% |
| 4 Year Term  | 1.46% | 1.46% |
| 5 Year Term  | 1.95% | 1.96% |

Last quarter, we paid 0.15% on regular shares and 0.50% on IRAs. Dividends are paid based on earnings and are subject to Board approval. APY = Annual Percentage Yield.

Dividends are paid on share account balances of \$100 or more. Dividends are paid based on earning and are subject to Board approval.

## WECU NEWS

### **New Members Join Board, Committees**

In elections held in April, four board members were selected to serve new 3-year terms. These board representatives are Andy Henman, Chad McCluskey, Barbara Patterson and Bob Stueven.

Also, Janelle Ledgerwood, Sharon McKinney and Bob Pippin were selected for the Supervisory Committee, and Paul Oliver joined the Credit Committee.



### Gas Giveaways Surprise Motorists

About 180 drivers stopping to fill up their gas tanks on May 7th got a welcome surprise, courtesy of White Eagle. WECU representatives, including president Rick Blue (on right in photo above), were stationed at Casey's General Store in El Dorado and Newton and Go Joe's in Augusta and provided refuelers with \$25 gas cards to help toward a tank of gas.

WECU's gas giveaway was part of an effort that day by the Kansas Credit Union Association in which credit unions around the state gave away \$32,000 in cash, gift cards or free gas.

## White Eagle Supports Our Communities

We proudly have branches in Augusta, El Dorado and Newton. Our members, staff and their families work, live and play in these communities, so we always try to contribute to the health, success and vitality of our home towns. One way we do this is by donating to non-profit organizations and community groups. In May, we presented the following donations to these very worthy causes:

#### Newton Mid-Kansas Symphony Orchestra - \$5,000

A community orchestra for Newton, Harvey County and the surrounding area since 1956, NMKSO presents classical music performed by local musicians. Players comprise professional and community musicians, educators and outstanding students.

### Greater Wichita YMCA - \$5,000

This donation was made for the capital campaign to begin a Y branch in Newton.

### Kids Need 2 Eat — \$7,500

For six weeks during the summer, kids ages 18 and under in El Dorado may pick up free food — breakfast, snack foods and fresh produce on weekdays and food packs for weekends. Baby food and diapers, weekly free book days, arts and crafts, and other activities are also offered.

#### **Operation Pedal Express – \$2,500**

Operation Pedal Express and Operation Special Delivery is a fundraising event (5K walk/run or 7-, 20- or 50-mile bike ride) to help our soldiers past and present. Funds raised will be split between Packages to War (a project of American Legion Post 81 in El Dorado that sends packages to troops in combat zones) and the Wounded Warrior Project.

#### Bright Futures Augusta - \$2,500

Bright Futures Augusta is a framework of support and communication that allows communities and schools to identify student needs and match those needs with existing resources in the community. When students' basic needs are met, they are better able to focus on education and achievement. When kids succeed, communities flourish.

### Meals on Wheels - Augusta - \$5,000

Meals on Wheels delivers meals to homebound seniors seven days a week to provide food, a friendly face and social interaction. These meals could be the difference between someone living independently or moving to a nursing home.

### Augusta Senior Center – \$2,500

The center provides many activities and services to the elderly including bingo, monthly fundraising breakfasts, music and casino trips.



Mid-Kansas Symphony Orchestra Newton Branch



Greater Wichita YMCA Newton Branch



Kids Need 2 Eat El Dorado Branch



Meals on Wheels Augusta Branch

## **10 Things You Should Know about WECU**

- 1. We offer instant-issue Visa debit cards and replacement debit cards, meaning you'll be up and running, and able to make purchases within minutes.
- 2. We have enhanced our Online Bill Pay system to WEPay, which offers you many more tools and features to make paying bills online even easier. You will now notice the new "WEPay" tab available when you log into your Virtual Branch. This tab will allow you to access all of the new and exciting features that WEPay has to offer. Just follow all of the prompts to get yourself signed up. Our member service representatives are also available to help walk you through the process. To learn more about the benefits of WEPay, view the tutorial videos on our website or visit https://www.onlinebanktours.com/oec/index.php?BID=56
- 3. Check balances, transfer funds, make loan payments, order checks and more with WECU's online services utilizing our enhanced Virtual Branch. To enroll, go to www.awecu.com and click on "Virtual Branch."
- 4. Ask one of our member service representatives about the UChoose Rewards Program, available for every WECU member who has an open, active checking account. With UChoose Rewards, you can earn points every time you use your WECU debit card and sign for your purchases. You can also earn additional points for shopping at participating retailers with your card. Redeem your points for anything of your choice from a vast online rewards catalog. Start swiping! Start getting rewards!
- 5. Loan decisions are made locally at WECU. Your situation is individually considered, and you're treated like a person, not just a credit score number.
- 6. We offer mortgage financing for the purchase of your new home, investment property, second home or refinancing of your existing mortgage. With interest rates still low, now may be the perfect time to buy or refinance a home. We offer fixed or variable rate loans with terms up to 30 years. First-time home buyers may secure a mortgage with a three percent down payment.
- 7. White Eagle Credit Union is owned by our depositors/members, who can expect the would-be profits to be returned to them in the highest return on savings and the lowest loan rates possible.
- 8. Your savings are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.
- 9. Help us save paper and postage and eliminate clutter in your home by signing up for e-statements. To enroll, go to www.awecu.com and click on "Virtual Branch" and then "Enroll Online" on the left side of the screen. Once Virtual Branch is activated, you can sign up for e-statements.
- Hablamos español. Para obtener ayuda, por favor llame al 316-283-8517. Para obtener una lista denuestros servicios, visite http://www.awecu.com/asp/products/product\_1.asp (We speak Spanish. For assistance, please call (316) 283-8517. For a listing of our services, visit awecu.com/asp/products/product\_1.asp.)

### **Connect with WECU on Social Media**



Keep up with happenings and information from White Eagle by joining us on your favorite social media outlets:



🎽 Follow us on Twitter – @awecu

# Bonus StashedCASH

Look closely. There are three (3) hidden numbers "stashed" in this issue. If you find your account number, call a branch office, and we will deposit \$10 into your savings account.

