

Walker County Educators Federal Credit Union

January 2012



Extra Dividend and Interest Refund For Credit Union Members Thanks For Using Your CU!

**Extra Dividend &
Interest Refund For
Our Members**

**Christmas Club:
Don't Wait
Start Yours Today**

**Need Cash?
Sign Here**

**Ready, Set, Go
With A Pre-
Approved Loan**

**E-Statements
Easy & Efficient**

**2012 Annual
Meeting**

**Credit Union Hours
And Phones**

Holiday Closings



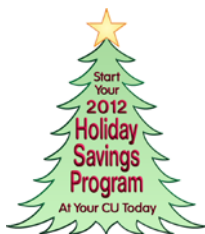
As 2011 comes to an end, your Credit Union wants to "Thank You" for your membership and for using your Credit Union to meet your financial needs! We hope you consider taking even greater advantage of all your Credit Union has to offer in 2012, and we hope that we will remain your financial institution of choice for a long time to come. So again, "Thank You" for choosing your Credit Union. We look forward to continuing to serve you in the months and years ahead.

To show our appreciation, the Board of Directors voted to return \$32,000 of the profit for 2011 back to our members by giving an extra dividend the last quarter of 2011 and an interest refund on loans. This was deposited into share accounts in December. Also, a drawing gave 100 members \$50 for Christmas.

Thanks again for your loyal support. If you have a co-worker that's not a member, be sure to tell them the benefits of joining.



Don't Wait - Start Yours Today



Can't bear to face those holiday bills each year? Be prepared next year with our Christmas Club Program. It's a safe, convenient way to put some money aside for those holiday gifts and expenses next year. We don't require a minimum balance, and you'll earn interest on your account. And best of all, by setting aside funds all year long, you will be able to pay cash for next year's holiday purchases.

Now that's a sure way to have a merry and bright Christmas season next year. So don't wait - stop by the Credit Union and open your Christmas Club account today. Be ready for happy holidays next year!



Need Cash? Sign Here

Oh, Murphy, you are so right when you decreed that if anything can go wrong, it will. So that's why the car's muffler stops "muffling" at the same time the roof springs a leak.

The air conditioner gives out on the hottest day of the year. A tooth filling falls out on a Friday night. And when Murphy's involved, chances are it will cost you money - money you may not have at the moment. That's where a signature loan from the Credit Union can help. A signature loan is a personal loan that doesn't require collateral. Signature loans are ideal for paying unexpected expenses. So when Murphy comes to call, call on us.



Ready, Set, Go With A Pre-Approved Loan

Worried your vehicle won't make it through the winter and ready for a new one? Before you set foot on a dealer's lot, do your research.

Whether you're thinking of buying new or used, do your homework by visiting Web sites like edmunds.com, kbb.com, fuelconomy.gov, and reviewing consumer reports.

Gone are the days when it was fashionable to trade a car for a new one every fall when the model year changed. According to Federal Highway Administration statistics, roughly four out of five cars on the road are more than three years old. Today's vehicles are more reliable and a late model used car may be a better option for you than a new one.

Once you've narrowed your choices, call or stop by the Credit Union to apply for a pre-approved loan. With a pre-approved loan, you won't be limited to the vehicles the dealer wants to sell you. For example, the special dealer financing is often only available on slow-selling models. But keep your pre-approval under your hat. Dealer financing is a profit center. You don't want the dealer making up for lost profit some other way.



E-Statements: Easy And Efficient

Sign up for e-statements and help your Credit Union be a better steward of the environment and of members' money. Simply call the Credit Union, and we'll get you started. Then, when your account statement is ready each month, we'll send you an email advising you of its availability. You can view it online and save it electronically, or print it off and file it if you prefer. Either way, there's less paper involved (no envelope), and you've helped save us postage. That makes your Credit Union more efficient and those savings can be passed back to you and other members in the form of fewer fees, better rates on savings, and lower rates on loans. It's more secure for you as well because there's no danger of your statement being stolen from your mailbox. Contact the Credit Union for more information.

To sign up for e-Statements, contact us today or go online and sign up for home banking at:

www.WalkerCountyEducatorsFCU.com.

2012 ANNUAL MEETING

The Credit Union's 2012 Annual Meeting is just around the corner, and we hope you can join us. Unlike other financial institutions whose meetings are restricted to a few shareholders, your Credit Union is a financial cooperative with meetings open to its valued member-owners: You! So plan now to attend to learn about the elections to the Board of Directors and hear about how the credit union fared in 2011. You can give us your feedback and let us know how well the Credit Union is serving your financial needs. The Credit Union exists only to serve you, and your support is appreciated. So come join us and enjoy refreshments along with a chance to win a little cash. We look forward to seeing you at the Annual Meeting.

2012 Annual Meeting
Thursday, February 16, 2012 at 4:30 p.m.
Alternative Education Center
925 Osburn Rd, Chickamauga, GA



LaFayette Office

P.O. Box 545, 201 S. Duke Street
LaFayette, GA 30728

Phone: 706.638.4243 Fax: 706.638.0699
Email: creditunion@walkerschools.org

Business Hours: Monday – Friday
8:00 a.m. – 5:00 p.m.

Chickamauga Office- AEC

925 Osburn Road
Chickamauga, GA

Phone: 706.375.4243 Fax: 706.375.4244
Email: janetmahle@walkerschools.org

Business Hours: Monday – Wednesday
8:00 a.m. – 4:30 p.m.

Van Service: Monday, Wednesday, Friday

www.WalkerCountyEducatorsFCU.com



January 16, 2012
February 20, 2012
April 2-6, 2012

Martin Luther King Holiday
President's Day Holiday
Spring Break