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Credit Union Manager
 David Wright

WIT's Main Office
 22 Fourth St., Rochester, NY
 Ph. 454-4580 Fax 454-4610

**WIT
 Credit
 Card**

No Annual Fee
Rates as low as 9.9%
Limits as high as \$7,500
Balance Transfers
Online Access



BTA Branch
 M-F 9 - 4

Irondequoit Branch
 M-F 11 - 5

WIT Branch
 M-W 9 - 3:30
 Th-F 9 - 4:30

Offices Closed
 M.L. King Day Jan. 15
 Presidents' Day Feb. 19

Card Security

The EMV Chip has helped to safeguard us from those who get our card information and make a duplicate card for "in-person" transactions. However, this does not help with online transactions. You have three tools that will protect you online. Both Visa and MasterCard have online security that enable you to set up a PIN that will be required to complete an online purchase. Not all online vendors have this system, but many do. Links to these two sites are located at the top of our home page at witfcu.com.

IMPORTANT LINKS

<p>Your Credit Card Info</p>	<p>Online Security for your Credit Card</p> <p>Verified by VISA</p>	<p>Online Security for your Debit Card</p> <p>MasterCard SecureCode.</p>
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Lock/Unlock your WIT Debit Card

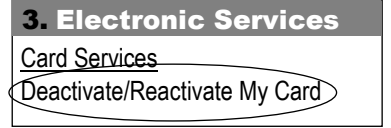
Unlock your card when you want to make a purchase and then lock it when you are done.

Steps to Deactivate/Reactivate your Debit Card

- witfcu.com. Online Access
- "Service Center"
- Electronic Services

Deactivate/Reactivate My Card

- Click on Deactivate or Reactivate your card.



NO Fee at ATM's owned by:

- ESL FCU
- Summit FCU
- Pittsford FCU
- Family 1st FCU
- Reliant FCU

<p>BTA Branch 1350 Buffalo Rd. 328-0340</p>	<p>Irondequoit Branch 200 Perrin Drive 342-5680</p>	<p>WIT Branch 22 Fourth St. 454-4580</p>
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Your Personal Annual Review

The beginning of each year is a good time to reflect on the past year and use it as a starting point to chart out your future. Here is a simple approach that you may find helpful:

Look back at 2017

Step One. Look at the accomplishments of 2017 and enjoy the satisfaction that they bring.

Step Two. Think over the things that were in your control that you wish you would have done differently.

Step Three. Take inventory of the things that hit you financially that were outside of your control.

Planning for 2018

In planning for the next year you go through the same steps.

Step One. Plan for new accomplishments and the steps to do so.

Step Two. Come up with a plan to change what you have been doing that was counterproductive.

Step Three. Put together an emergency strategy for handling the unexpected expenses that inevitably will come.

WIT can help

WIT offers a number of personal financial tools that you can use to reach your goals and avoid pitfalls in 2018. We invite you to come in and discuss what you want to accomplish. A little planning can go a long way toward peace of mind for the future.

Borrowing tools for the unexpected

Checking Overdraft

Credit Card

Personal Line of Credit

Home Equity Line of Credit

WIT has Your Back

Transaction Tools to Keep you on track

Easy ways to get your money to WIT

- **Direct Deposit** Your entire paycheck, Social Security, or Pension can automatically come to WIT.
- **Payroll Deduction** a portion of your paycheck can automatically come to WIT.
- **ACH** we can set up an amount to be automatically transferred from another financial institution to WIT on a monthly basis.
- **Bank to Bank Transfer** you can transfer to and from your WIT checking to your accounts at other institutions. It takes a couple of days to verify the initial link between accounts but it's quick and easy after that.

To monitor your accounts

- **Online Banking** at witfcu.com
- **eDocuments** the tab on our Website where you can Review your WIT statements.

Everyday transactions

- **WIT Debit Card**
- **WIT Credit Card**
- **Bill Pay** for online transactions to pay bills with reoccurring or one time transactions.
- **WIT Checking** with no monthly fee (overdraft available for qualified members).

Business & Organizations

Over the years a significant number of business and organizations have become part of WIT. We realize that you have different needs and it is our desire to adapt our services to meet your specific needs. We would appreciate any input that you might have in the development of these services. This includes all areas such as transaction services, deposit services, and loans.

Contact David Wright 454-4580

Contact information for the three credit reporting agencies.

www.equifaxsecurity2017.com (to get free monitoring)

www.transunion.com

www.experian.com

www.equifax.com

Transunion Freeze Line: 1-888-909-8872

Equifax Freeze Line: 1-800-349-9960

Experian: 1-888-397-3742 opt 2 (to freeze)

Check your Credit History at
annualcreditreport.com



Home Equity Line of Credit

4.00* variable rate
Amortized over 15 years
15 year draw period

*WSJ Prime Rate minus .25%

Mortgages

Call us at 454-4580 or go to
witfcu.com for information



**IF SAVING MONEY IS WRONG,
I DON'T WANT TO BE RIGHT!**

- WILLIAM SHATNER

Certificate Rates

Rates as of 10-01-17 Rates updated as they change at witfcu.com.
Other terms available from 3 months to 5 years.

TERM	\$1,000 - \$4,999	\$5,000 - \$49,999	\$50,000 - \$99,999	\$100,000 or more
1 yr.	.50%	.75%	.90%	1.00%
2 yr.	.55%	.90%	1.05%	1.15%
3 yr.	.60%	1.30%	1.45%	1.55%
Money Market	\$1,500-\$9,999 .20%	\$10,000-\$24,999 .40%	\$25,000 and up .50%	

Rates are Annual Percentage Yield

On December 13, 2017
the Board of Directors declared a
Fourth Quarter Dividend of .05%.