

Big enough to serve you...

WIT Federal Credit Union

... small enough to care.

BTA Branch
1350 Buffalo Rd., Rochester, NY
Ph. 328-0340 Fax 328-1391

WIT Branch
22 Fourth St., Rochester, NY
Ph. 454-4580 Fax 454-4610

Board of Directors
Stella Maderer, President
Joe Carey, Vice President.
Joseph Leone, Treasurer
Matthew Shaw, Secretary
Pam Ostrosky
Daniel Kuntz
Christopher Toole

Supervisory Committee
Pam Ostrosky
Bev Engel
Tracie Green

Manager
David Wright

BTA Branch
Nancy Dyrda, Loan Officer/A.T.
Jeanine Welch, Asst. Treasurer

WIT Branch
Kellie Merrow, Asst. Manager
Maria Williams, Loan Officer
Bonnie Feeny, Asst. Treasurer
Anne Bolda, Asst. Treasurer

Spring Loan Sale



Sale Ends
May 31, 2015

Cars/Trucks

Rates as low as:

2.75%* Cars, Trucks



Motorcycles

Rates as low as:

3.50%* Motorcycles, Boats, RV's & Snowmobiles

*Rate depends on your credit score, loan term, and whether new or used.

BTA Branch
M-F 9 - 4

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

School Hours
School Days
M, W, F 3:00 - 3:30
H.S. Commons Attendance Office

Offices Closed
Memorial Day May 25
Independence Day July 3

NO Fee at ATM's owned by:

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

BTA Branch | **All members are welcome at both of our branches!** | **WIT Branch**
1350 Buffalo Rd. | | 22 Fourth St.
328-0340 | | 454-4580

You are invited to our Annual Meeting

There are two purposes for the annual meeting:

First is to have an open informational meeting concerning the state of the credit union.

Second is to enable members to be involved in deciding who is going to direct the credit union by electing volunteers for the Board of Directors.

This year we have three board positions up for election. The three people who now occupy these positions are Stella Maderer, who is currently our President and who has served on our Board for close to 20 years; Pamela Ostrosky, who has served WIT as Board Member, Supervisory Committee Chair, Manager, and Assistant Manager for a total of 47 years; and Joseph Leone, who is finishing his first term on the Board, formerly from Local 46, and who now is the head of Unicon. These three have agreed to volunteer for another three year term and have been duly nominated by the nominations com-

mittee to do so.

This is an open election and nominations from the floor at the annual meeting are welcome.

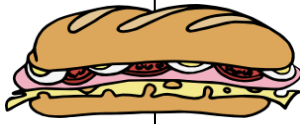
This is an unpaid volunteer position that requires a substantial commitment including attendance at monthly board meetings, occasional Executive Board Meetings, and the Annual Meeting. There are also optional educational opportunities for board members.

Nominees need to be 18 years of age, and a member in good standing of the credit union.

Those seeking this position need to call our office ahead of time so that we can provide more information regarding the election process and for further briefing on Board responsibilities.

Although RSVP is not required for members wishing to attend the meeting, it is helpful so that we can plan for food. You may RSVP by contacting either one of our two branches.

**May 12th
WIT Branch
4:00 pm
Subs & More**



Online Banking Statements

We are now totally up and running with our new statement delivery system. You can see your statements by clicking on "E-Documents" at the top of the page once you get into online banking. You can also view check images of checks that cleared

More information, better notification, and less paper in your life... Sounds like a winner.

after January 5, 2015. By clicking on the agreement you will also automatically be changed to a "Go Green" member which stops your paper statements from being mailed and sets you up for e-mail notifications when your statements are ready to be viewed online.

Personal Line of Credit

We first announced our personal line of credit in our last newsletter and we found out very quickly that you like this idea. So, in case you missed it in our last newsletter—here's how it works:

If approved, you could receive a credit line of up to \$15,000.

Your limit and rate are based on your credit score and debt to income ratio. Once you qualify, you can use all or part of the line for years to come. You can pay it

down and, as long as you are in good standing with the credit union, take out future advances as often as you like.

When you take an advance your past balance along with the new advance are added together and the new balance is amortized over a three year term. If you were to take no more advances your line of

credit would pay off in three years. However, even if you have a zero balance the line stays open and available for you should you need it in the future.



A New Money Management Tool for you!



• Home Equity Line of Credit

• Home Equity Loans

• Mortgages

We do it all.

The Board of Directors declared a First Quarter Dividend of .08%.