



Fall 2011

BOARD OF DIRECTORS

The following is a list of our current Board of Directors. The Board meets once a month to discuss and decide on any Credit Union business. Contact the representative from your school if you have any questions.

Bowling Green - Richard Preston
WCESC - ~~Mike~~ Kyle Kanuckel
Wood Cty Board of MRDD - Greg Bair
Eastwood - Dave Michel
Elmwood - Steve Novak
Perrysburg - Robert Phillips
Lake - Tom Sheffler
Otsego - Harold Bower
Penta Career Center - Dana Delph-Ruffner
Northwood - Greg Clark
Owens Comm. College - Jan Schimming
Rossford - Lester Pierson
Woodco - Juanita Zunk

HOLIDAY CLOSINGS

December 23, 2011....Open 8:00 – 12:00
December 26, 2011.....Christmas
December 30, 2011...Open 8:00 – 12:00
January 2, 2012.....:New Year's Day
January 16, 2012...Martin Luther King, Jr.
February 20, 2012.....Presidents' Day
April 6, 2012.....Open 8:00 – 12:00
May 28, 2012.....Memorial Day
July 4, 2012.....Independence Day
September 3, 2012.....Labor Day
October 8, 2012.....Columbus Day
November 12, 2012.....Veterans' Day

ANNUAL MEETING DATE

We are now making plans for our Annual Meeting Open House. It will be held Friday, March 5, 2012, from 8:00 a.m. to 4:00 p.m. Stop in for refreshments, door prizes and the Annual Report. The office is located at 1070 Commerce Dr., Building 1, Suite 202, Perrysburg, OH. The Annual Meeting will begin at 4:30 p.m. Mark your calendar now!

Office Hours

Woodco office hours are Monday – Friday, 8:00 a.m.– 4:00 p.m.

You may contact us at 1-800-445-7360 or (419) 931-0700.

PLEASE NOTE- In case of inclement weather, please call the office first. If a level 3 snow emergency occurs, Woodco will be closed. We will be open as soon as possible.

ON-LINE BANKING

Woodco offers on-line banking to our members. You may access your accounts 24 hours a day. Anyone who signs up before 1/28/2012 will be entered into a cash drawing:

First Prize \$50.00
Second Prize \$25.00
Third Prize \$15.00
Fourth Prize \$10.00

Bill Payment – It's Here!

You may now pay your bills on-line with your Woodco share draft account and/or share account. This service is

ABSOLUTELY FREE.

Please call the Woodco office at (419) 931-0700 or 1-800-445-7360 for further information.

SHARE DRAFTS

Did you know that Woodco offers its members one of the best share draft account programs currently available? **Well, it just got better!!** By simply carrying a minimum balance of \$200.00 in that account, your share draft account is truly a cost-free account. You are able to avoid monthly service charges and there are no per check fees and no limit on the number of checks you write. In addition, you are able to get overdraft protection without an annual fee. On top of all this, your share draft account earns interest!

WWW...Check out these web addresses

Check out these addresses for more information!

www.woodcofcu.com – Woodco's website
www.eZCardInfo.com –for your VISA info
www.allianceone.org –gives area ATM machines that do not charge fees to use the machine.

www.STAR.com – to find STAR atm machines nationwide.

www.clarkeamerican.com – to reorder your share draft checks.

Please Note: If you change your name, address or phone number, please call the office so we may update your account information.

DOES YOUR CASH FLOW NEED A BOOST?



Take advantage of our Special Unsecured Loans. You can borrow up to \$15,000.00 unsecured as low as:

1 year	3.65%	3 years	5.65%
2 years	4.65%	4 years	6.65%
		5 years	7.65%

*Rate is based on credit score and debt ratio.

*Rate does not apply to refinancing current loans.

VISA CREDIT CARDS

You can get all the purchasing power, convenience and security of VISA...the world's number one charge card without extra cost. At Woodco Federal Credit Union we offer our members something special. That something special is a credit card program that gives credit union members what they really want, a low interest rate of 8.9% through 04/18/2012, and no annual membership fee.

SCORECARD.....

Each purchase you make with your VISA credit card earns you valuable Bonus Points you can redeem for brand-name merchandise and exciting travel rewards.

To find out how many Bonus Points you need to reach your destination, simply visit

www.scorecardrewards.com or call

1-800-842-3006 Mon.-Fri. 9 a.m. – 9 p.m.

Sat.-Sun. 9 a.m. – 4:30 p.m.

FOR A LIMITED TIME ONLY!!
SPECIAL 2% VARIABLE HOME
EQUITY RATE

Use the equity in your home to finance that home improvement project you have been thinking about. Maybe college tuition is on your mind. Vacation, new autos, recreational toys are good ideas, too!

Open a Variable Rate Home Equity Loan with Woodco and for your first year the rate will be just 2%!! The rate will reset on the anniversary date to the current rate on that date. This rate is based on the 11th District Cost of Funds Index. This special is for new home equity loans only. Loan draws and/or refinances are not included. Call the office for an application.

JUST SAY "NO"

If you receive an unsolicited phone call or an e-mail asking you for personal information – Just say "NO". Places that you conduct business (credit unions, banks, department stores, government agencies, etc.) will never ask you for that type of personal information by phone or e-mail.

LUCKY BIRTHDAYS

Look for your Lucky Birthday. If your birthday is listed below, call the office and we will put \$10.00 in your account.

September 6
October 21
November 9

January 28
March 2



Christmas Club 2012

If you are one of the many members who took part in the Credit Union's 2011 Christmas Savings program – Congratulations! Your Christmas Club money will be deposited into your savings account on October 1, 2011. Not only did you manage to save a substantial amount of gift money, you've also done it painlessly by contributing to the program throughout the year. If you didn't take part, now is the time to start. The Credit Union is well aware of how difficult it is to set aside money for any reason, let alone the holidays. That's exactly why we have an excellent program in place for holiday savings. Our Christmas plan is flexible. It can be designed to fit your income, deposit schedule, and your specific holiday goals. You can even use payroll deduction or direct deposit to ensure its success. The key is to enroll now, before another year zips by. First pay starts with the first pay you would receive in October. Call the office if you are interested in starting a Christmas Club for 2012.

REPORTING LOST/STOLEN CARDS

To report a lost or stolen VISA Card, please call 800-808-7230.

To report a lost or stolen ATM/Debit Card, please call 866-820-8846.

WOODCO FEDERAL CREDIT UNION

PRIVACY NOTICE

Woodco Federal Credit Union, your member owned financial institution, is committed to providing you financial products and services to meet your needs and reach your financial goals. We are equally committed to protecting our members' privacy. You can be confident that your financial privacy is a priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. If you have any questions, please contact a member service representative at (419) 931-0700 or 1-800-445-7360.

INFORMATION WE COLLECT AND DISCLOSE ABOUT YOU

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms;
- Information about your transactions with us or others;
- Information we receive from a consumer reporting agency;
- Information obtained when verifying the information you provide on an application or other forms. This may be obtained from your current or past employers or from other institutions where you conduct financial transactions.

We may disclose all the information we collect, as described previously, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the member information we provide to other third parties.

In order to conduct the business of the credit union, we may also disclose nonpublic personal information about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, and follow your instructions as you authorize, or protect the security of our financial records.

If you terminate your membership with Woodco Federal Credit Union, we will not share information we have collected about you, except as permitted or required by law.

HOW WE PROTECT YOUR INFORMATION

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.