



Scappoose Branch Opens This Fall

Picture of new message center, installed in June prior to demolition of the existing building

All Columbia County Residents Eligible for Membership

When members and guests visit our new Scappoose Branch, they will see a building that blends energy-efficient construction guidelines with Forest Stewardship Council (FSC) certified materials.

“Our Scappoose Branch has been built ‘green’ to help us conserve energy consumption,” reports Wauna FCU President & CEO, Robert Blumberg. “We can also proudly show our support for the paper and timber industries by using materials that are FSC-Certified.”

Branch hours

Mon, Tues, Thurs:
9:00 a.m. – 5:30 p.m.
Wednesday:
10:00 a.m. – 5:30 p.m.
Friday:
9:00 a.m. – 6:00 p.m.
Saturday:
9:00 a.m. – 1:00 p.m.



Beyond the architecture of the building, members will appreciate the comfortable full-service lobby, ATM, and drive-up lane. “This location will be very convenient to everyone,” says Christie Kiggins, Branch Manager for the Scappoose and St. Helens branches. “Whether it’s to withdraw cash, apply for a loan, or simply to open an account, we can assist members quickly and have them back on their way.”

Wauna FCU now offers seven branches throughout Clatsop and Columbia Counties.

1-2-3 Loan Special Starts at 3.95% apr*!

To help celebrate our new Scappoose Branch, we are now offering our best vehicle financing terms of 2010 through the remainder of the year!

We finance up to 100% of purchase price and licensing for new and used vehicles, with rates starting at 3.95% APR* and up to 84 months to pay. It’s all as simple as 1-2-3!

**Are You a Homeowner?
Ask about our Home Equity Line of Credit Special Offer**

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Call for Nominations

Each year since our charter in 1967, Wauna Federal Credit Union has exercised one of the most unique differences between a credit union and other financial institutions: An election by the membership to select members to serve on the volunteer board of directors and supervisory committee.

Our elected officials help to set the direction and the policies for our member-owned, member-directed credit

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Now Available!

We are excited to offer a new and simple way for young members to build their savings while also learning how to be responsible with their money. Ask about our new Jump Start Club at any branch or check details on our Web site. Help your kids get a 'jump' on developing sound

financial habits by joining the Credit Union and our new Jump Start Club!

Jump Start Club



"Jump Start Club"

- Special Savings (Higher Rate)
- Special Certificate account
- Checking/ATM/Debit
- First-time auto loan or credit card

Call for Nominations

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union. The responsibilities are important and the understanding that one is representing the membership is very rewarding.

The first step in this annual process is our Call for Nominations. Any member 18 or older and in good standing with the Credit Union is eligible to submit

their name for election. The next elections for positions on the board of directors and supervisory committee are scheduled during our 44th Annual Meeting in March 2011.

Application packets are available now at any Wauna FCU branch, online at waunafcu.org, or you may request

one by mail by calling 800-773-3236. The deadline to submit a completed application is close of business Thursday, December 23, 2010. If you have any questions, please contact the Nominating Committee Chair, Erlene Darby, at 503-725-3605 or by email at nominating.committee@waunafcu.org.

Lending News & Notes

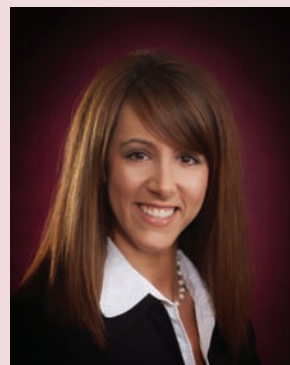
Real Estate

According to Kellie Elliott, Mortgage Director, this is one of the best times to purchase a home or refinance a mortgage. "While the economy is a concern for everyone, there has probably never been a better time to contact us if you have interest to purchase a home," states Kellie. "Prices continue to drop, the selection of homes is growing, and our financing options at Wauna Federal Credit Union will save members a lot of money."

Wauna Federal Credit Union offers a wide variety of mortgage and equity loan products. Contact Kellie at 503-338-1855 or 800-773-3236.



Kellie Elliott



Tonya Dick

Commercial

One of the fastest growth programs at the Credit Union is in Commercial Lending. "Businesses throughout Columbia and Clatsop Counties have started to realize the advantages we can offer them with our variety of commercial lending products," reports Tonya

Dick, Commercial Lending Director. "We've been working hard to remind businesses to add us to their list when considering loan options. The work is paying off and many businesses are enjoying the value they receive at the Credit Union."

Tonya is available to assist your business. Contact her at 503-338-1856 or 800-773-3236.

Important Debit Card Opt-IN Reminder

Do you rely on Courtesy Pay when using your Wauna FCU Debit Card? A notice was issued to all members this summer to inform them of new federal regulations that now restrict financial institutions from providing overdraft protection on one-time Debit or ATM transactions when the

account has insufficient funds. This means a transaction will be declined at the point of sale or ATM unless

Wauna FCU Debit Cards will no longer be affiliated with the Interlink network effective January 1, 2011. This action should not impact your membership.

you notify the Credit Union that you want to pay these transactions. If you haven't yet contacted the Credit Union and told us you wish to Opt-IN, you may do so at any time. Please contact us immediately at any branch or 800-773-3236 to request your Opt-IN form, or complete the form online at waunafcu.org.

How to Contact Us

Branches

Astoria (2)

100 Columbia Ave
& Safeway Store

Clatskanie

101 Truhaak St

St. Helens

500 N Columbia River Hwy

Scappoose

5238 S Columbia River Hwy

Vernonia

1010 Bridge St

Warrenton

107 S Hwy 101

Branch Hours/ Current Rates

Updated regularly and
conveniently located at
waunafcu.org

Mailing Address

PO Box 67
Clatskanie OR 97016

800-773-3236

waunafcu.org

"ItsMe24/7" (Online Banking)

waunafcu.org

Phone Banking

800-572-7404

Holidays

Columbus Day

Monday, October 11

Veterans Day

Thursday, November 11

Thanksgiving Day

Thursday, November 25

Christmas

2:00 PM, Friday, December 24

Closed Saturday, December 25

Financial Consultant Corner

The Value of Professional Advice

Decisions you make while in or near retirement about your money will have a long lasting effect on your long-term financial security.

Of course you can make those decisions on your own, however many people seek the advice of a financial professional; someone who will take the time to understand your personal needs and goals and make careful and thoughtful recommendation based upon your unique circumstances.

This guidance and support can be invaluable. An experienced financial professional can help you develop an overall retirement plan, advise you about various investments and provide ongoing service to assist you in meeting your financial goals. In our financial counseling process I follow seven key steps to help you gain a clear financial picture.

1. Clarify financial needs and goals
2. Financial risk assessment
3. Educate and learn
4. Review, evaluate and develop a strategy
5. Make Recommendations
6. Implement your decisions
7. Periodic Review

If you are in or near retirement let me encourage you to contact me. I can help you turn the complicated issues of retirement into a more simplified process.

Richard Parker, Financial Consultant

Wauna FCU Investment Services

Cell: 1.877.728.4110 Office: 1.800.773.3236

richard.parker@lpl.com

LPL Branch Office: 100 Columbia Ave Astoria, OR 97103



Richard Parker

Securities and Insurance products offered through LPL Financial and its affiliates, Member FINRA/SIPC. LPL Financial is not affiliated with Wauna Federal Credit Union.

Not NCUA Insured

No Credit Union Guarantee

May Lose Value



Safeway Branch Grand Opening Draws Hundreds

An estimated 600 guests enjoyed a free barbeque which highlighted the August 11th grand opening ceremonies for our 2nd Astoria branch, located at the Safeway Store.

One of the participants (and a Wauna FCU member), Shawna Sykes of Scappoose, was the recipient of our grand prize \$100 Safeway Gift Card. She then demonstrated tremendous generosity



Ashley Olson, Wauna FCU loan officer, performs for the large crowd

by donating the card to the Clatsop County Food Distribution Center.

The new Astoria Safeway Branch, which officially opened in early July, sits 1.5 miles east of any other financial institution in Astoria. It is very convenient to residents and businesses on that side of the city and further east to and beyond Knappa. Plus, the new branch is open until 7:00 p.m. during weekdays!

Celebrate International Credit Union Day

Members and guests are invited to celebrate the uniqueness of the credit union industry during our festivities to recognize the annual International Credit Union Day. On Thursday, October 21st,

all Wauna FCU branches will offer refreshments in their lobbies and provide a historical perspective for both the credit union industry and Wauna

Federal Credit Union.

This year, over 186 million credit union

**Refreshments
at all Branches,
Thursday,
October 21st**

members worldwide will celebrate and recognize what makes a credit union unique from other financial

institutions. Each year, members rate personal and caring service higher than those rating traditional financial institutions. Plus, members value the lower fees and better rates offered by credit unions. And, all members benefit from the member-owned, member-directed structure that truly means they are in charge of direction and philosophy of their credit union.

Experience the Credit Union Difference

International Credit Union Day®
October 21, 2010



1-2-3 Loan Special

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Even if you aren't yet a member you're eligible to apply for a vehicle loan the minute you join. And our loan application process is quick and easy – you'll have an answer

about your loan in no time at all. Plus, our easy financing terms help you save money and keep your payments affordable.

We're excited about our new Scappoose Branch. And we want all our members to share in the excitement. Contact your local Wauna FCU branch

or call 800-773-3236 to apply for our special 1-2-3 vehicle financing special. But don't wait too long – this special financing ends December 31st, 2010!

*APR=Annual Percentage Rate.
Some restrictions apply. Approval based on applicants' credit worthiness and term of loan. Membership required.

Important Notice for IRA Owners

Payments from your IRA are subject to federal income tax withholding, unless you elect no withholding. You may change your withholding election at any time prior to your receipt of payment. To change your withholding election, complete the appropriate form provided by Wauna Federal Credit Union. Withholding from IRA payments, when combined with other withholding, MAY relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient.

Money's Worth Newsletter