

3 Easy Steps to Help You Save Money!



1. Bundled Services Save \$\$ and Time!

Our Go Green Checking is an excellent example of a bundled service. Members save money when they use products that combine (bundle) several key services into one valuable bundle of services.

With Go Green Checking, the bundling requirements include using direct deposit, debit card, online banking, and e-statements each month. The money-saving reward is a high-dividend rate on their



checking balance – a rate significantly higher than regular savings, and even many certificate accounts, IRAs, or money market accounts!

Go Green Checking is also very convenient and helps members save time by using more electronic services.

Contact any of our branches or call the Credit Union for account details about Go Green Checking – or for other bundled services we offer such as Power of Ownership, Share Club, or Jump Start Club.

Small Business Loans Available!

As a member, you may already value the advantages of our low-cost loans for vehicles, RVs, home equity, credit card, and a long list of other loan types. If you're a business owner, those same types of advantages are available to help you grow your business.

- Quick Loan Process
- Local decision-making
- Loans customized to your needs
- Knowledgeable Staff
- Full range of Business Services

We specialize in making loans to support our neighboring businesses throughout Clatsop

and Columbia Counties. Our commercial lending products include equipment, lines of credit, commercial real estate, and more. Our goal is to provide our business account members with the same high levels of service and variety that they benefit from with their personal member accounts.

For information about our business lending program, contact Tonya Dick at 503-338-1856, or visit any of our branches.



2. Save Money using Electronic Services

The variety of electronic services now available to manage your credit union account is amazing. Today, no matter where you may be or at any time of the day, we offer services so you can access your account and perform transactions. And just think of the time and the money



you can save by using these services to reduce your travel to a branch or to pay bills in person (or by mail).

If you haven't already, we invite you to learn more about the many advantages of using our electronic services to help save you time and money.

- Online Banking
- Text Banking
- Mobile Banking
- Bill Pay
- Phone Banking
- Direct Deposit
- Online Loan Application
- ATM
- EFT (Electronic Funds Transfer)

Fundraising for a new Vernonia School Building

During the past several years, flooding has devastated the Vernonia School District. This year, as an important part of our annual support of the communities we serve, Wauna Federal Credit Union has made a commitment to raise \$15,000 to support construction of a new K-12 campus that will combine all students into one location on safer ground.

Staff and officials are coordinating numerous internal fundraising activities, including raffles, extra casual dress days,

and donation through payroll deduction to help achieve our goal.

Members and the public are welcome to support our fundraising efforts. If you would like to donate and support this important activity, please visit any branch or call and transfer money from your account to the Vernonia School District fundraising account. And watch for a special

announcement this summer that will offer additional ways for everyone to help support our fundraising activities.



Richard Bighill Celebrates 15 Years

Richard Bighill has watched the Credit Union grow and make wonderful enhancements, such as technology and new branches, since joining as an administrative secretary to the CEO in 1996. And yet, his favorite part of a typical workday is still the same as when he first started: the opportunity to work alongside a growing number of fun and supportive coworkers.

Richard's career path has included



key administrative roles in support of the CEO. In 2004, he transferred to the human resources department in the Astoria Branch, where his current position as human resources assistant includes duties such as payroll processing, employee benefits, administrative support, and supplies management.

We appreciate Richard's contributions to the Credit Union, and congratulate him for 15 years of service.

Board of Directors

Erlene Darby Lester Kahr
George Dunkel Paul Lewicki
Karl Hansen Don McDaniel
Debra Huffman Milton Parham
Ed Serra

How to Contact Us

Branches

Astoria
100 Columbia Ave
Astoria Safeway
3250 Leif Erickson Dr
Clatskanie
101 Truhaak St
St. Helens
500 N Columbia River Hwy
Scappoose
52381 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

Labor Day

Monday, September 5



Important Notice

Effective July 21, 2011, the Credit Union will amend its *Funds Availability Policy* to provide quicker access to cash from check deposits. *Sec. 2. Reservation of Right to Hold* is amended to increase from \$100 to \$200 the amount of deposited funds that the Credit Union will make available for withdrawal by the opening of business on the next day.

Effective June 30, 2011, the WFCU Fee Schedule will include a Rush Title Fee at \$40.00 per item.

Our Financial Advisors make your 401-K and IRA rollovers easy!

And...



Wauna Federal Credit Union will give you a gift card valued at up to \$75!

Ask Us For Details 1.800.773.3236

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

Not NCUA
Insured

No Credit Union
Guarantee

May Lose
Value



**Earn
1% Cash
Rebate**

3. Move Your Auto/Boat/RV Loan to us for Cash!

Helping members save money on their vehicle loans remains just as important today as it did in 1967 when the Credit Union was founded. That's why members will typically find some of the best financing rates and terms available in this area at Wauna FCU.

And while members appreciate our great financing and service, they rave about the 1% cash rebate we pay them when they refinance their loans from elsewhere to the Credit Union (we also pay the title transfer fee). It immediately puts cash into their pocket!

On to College with a WFCU Scholarship!

From poor economy to high unemployment to rising costs for nearly everything, it is making it difficult for our members to make ends meet. Finding extra dollars to support their children's goal for higher education gets more difficult each year, especially with increasing tuition and book costs.

This year, Credit Union officials decided to allocate \$11,000 in scholarship funding specifically to aid more member families during this important, yet difficult decision. We are excited to announce the following nine students have been awarded a scholarship to support their higher education goals. This includes the first-ever, WFCU Eileen Cheuvront Scholarship, named after the Credit Union's CEO (1979-2002). Congratulations and good luck to all our recipients!

- **Nick Agalzoff**, Astoria HS (Oregon State University)
- **Tad Falk**, Astoria HS (Clatsop Community College)
- **Sidney Johnson**, Knappa HS (Franciscan University, Ohio)
- **Katherine Jolma**, Clatskanie HS (University of Washington)
- **Victoria Lindgren***, Knappa HS (Oregon State University)
- **Jenny Martinez**, Seaside HS (Seattle Central Community College)
- **Warren Seely**, Home School Clatskanie (Washington State University)
- **Dylan Vaughn**, Vernonia HS (Pacific University)
- **Xiuyi Zhang**, St. Helens HS (Oregon State University)

**Eileen Cheuvront Scholarship*

Our 1% cash rebate is always available for cars, trucks, SUVs, and vans. And now we are extending the rebate to include qualifying boat and RV loans, refinanced from elsewhere to the Credit Union, until August 31, 2011.

Add some cash to your pocket – and save money with our great loan terms – now at Wauna Federal Credit Union.



Blumberg Completes Prestigious Program

Robert
Blumberg, CEO

& President of Wauna FCU since 2007, has successfully completed a 3-year CEO Institute, sponsored each year by the Credit Union Executive's Society, Madison, Wisconsin.

"This program has provided me with new knowledge to help provide leadership and direction for the Credit Union," states Robert. "This educational course provides direct value to our membership by educating me with new and enhanced skills to help keep our Credit Union successful."

Each of the 3 annual programs was conducted in highly prestigious business schools at the University of Pennsylvania, Cornell University, and the University of Virginia. The specific topics for each year included Strategic Planning, Organizational Effectiveness, and Strategic Leadership Development. Robert was one of only 46 credit union CEOs to complete the 2009-2011 CEO Institute. Congratulations to Robert Blumberg!