

Our "Do It Now" Loan Puts \$\$\$ into your Pocket!

Cars, Trucks, SUVs, Vans, Boats, RVs

Purchase New or Used

- **2.011% APR* Introductory Rate** (first 6 months)
- AND
- **No Payments** (first 90 days)

Move your Loan to Wauna FCU

- **2.011% APR* Introductory Rate** (first 6 months)
- AND
- **1% Cash Rebate** (for amount of the loan)
- OR
- **No Payments** (first 90 days)

* See complete details on page 2.

Our **Do It Now Loan** combines a special, low 2.011% APR Introductory Rate for the first 6 months plus no payments for the first 90 days.

Or, use a **Do It Now Loan** to move your qualifying loan from elsewhere to Wauna FCU and earn the same, low Introductory Rate plus, either no payments for the first 90 days or a 1% cash rebate for the amount of the Loan!!

Rev Up Your Business!

When is the last time you compared your business account services to others? We now offer a business services package that will help you save money and keep your business organized while also providing value-added services to support the money management skills of your employees. Contact any branch or call the Credit Union. We'll do our best to help improve the productivity of your business.



For your business

- Business Checking
- Coin/change service
- Card merchant services
- Corporate Credit Card
- Equipment loans

For your employees

- On-site money management presentations
- Employer payroll services
- Security of Direct Deposit
- HSA and SEP programs
- Low-cost consumer and home loans

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 of the membership to select members to serve on our 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 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

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All your relatives are eligible for membership with Wauna FCU.

Generations of Members

Since our founding in 1967, we have provided affordable and convenient financial services to generations of members. And while the times may have changed, our commitment to providing excellent, personal service to each and every member has remained constant through the years.

We take pride in offering to the communities we serve an alternative to profit-driven financial institutions. Since we are member-owned and member-directed, our generations of members, today and tomorrow, benefit from the guidance set forth by our member elected volunteer board of directors.

The officials and staff of Wauna Federal Credit Union value the opportunity to help our members prosper—and we encourage them to share the benefits of membership with other generations of those within their 'circle,' including their relatives, neighbors, and coworkers. Membership really does make a difference—at Wauna Federal Credit Union.

3 Extra Benefits of Your Membership

Low-Cost Cell Phone Service

Your membership with Wauna FCU qualifies you for a low-cost, no-frills cell phone coverage provided by one of America's largest cellular carriers, CUWireless. For complete details, please contact them at 877-818-3656 or cuwireless.com.

Legal Hotline Service

Your membership with Wauna FCU automatically enrolls you for the AccessFirst Legal Hotline Plan. This program includes introductory services at no cost to members for a variety of legal representation needs. To obtain more details, contact them at 800-562-2929 or at legalaccessplans.com.

Shared Branch Network

Wauna FCU is a member of the shared branching network operated by Financial Service Centers. What this means to our members is they may conduct transactions on their Wauna FCU accounts at thousands of other credit union branches nationwide, plus in Puerto Rico, Guam, and on military bases in 3 foreign countries. Learn more about this convenient service at cuswirl.com or at any of our branches.

“Do It Now” Loan Offer *continued from page 1*

***APR=Annual Percentage Rate** and is subject to change. Rates & financing are offered based on applicant's credit worthiness and term of the loan. Financing offered to Wauna FCU members only. Contact waunafcu.org for membership details. Special Terms: Auto, Truck, SUV, Van, Boat, RV (Purchase new or used) — 2.011% APR is an introductory rate for the first 6 months of the loan term. After the introductory period, the standard rate of the loan term will apply. Borrower also qualifies for no payments during first 90 days of the loan. Auto, Truck, SUV, Van, Boat, RV (loan refinanced from elsewhere to WFCU) — qualifying loans will receive 2.011% APR introductory rate for the first 90 days of the loan. After the introductory period, the standard rate of the loan terms will apply. Borrower may choose to receive either a 1% cash Rebate for the actual amount of the loan refinanced to Wauna FCU (Wauna FCU will pay the title transfer fee up to \$77) or a 90-day no-payment period at the beginning of the loan term. Regular rates start at 2.99% APR for auto, truck, SUV, van, with up to 84 months to repay; and, 7.50% APR for boats and RVs with up to 180 months to repay. Loan payment example: a loan amount of \$30,000 at 5.99% APR for 84 months would require a monthly payment of \$436 until the loan is paid off. This special financing offer ends December 31, 2011. ◇



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
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

Columbus Day, Monday, Oct. 10
Veteran's Day, Friday, Nov. 11
Thanksgiving, Thursday, Nov. 24
Christmas, Monday, Dec. 26
New Year's, Monday, Jan. 2



Avoid Debit Card Scams!

Every week we receive information about new scams designed to separate you from your money. Please remember this #1 Rule: Wauna FCU will never contact you and ask for confidential information (such as account numbers, date of birth, social security number, etc.). Only when you initiate the

phone call (or email message) should you feel certain you have contacted a Wauna FCU representative, and not a potential scammer. Additionally, be wary of temporary ATMs at events. Always check with event organizers before using a temporary ATM to ensure it has been provided by a trusted financial institution.

Financial Advisors Corner

LPL Financial Advisors
Serving you at a Local
Wauna FCU Branch near you!

There is no Better Time to Put Your Plans Into Action Than Now!!

It's been said that the person who fails to plan, plans to fail. And nowhere is that concept illustrated more vividly than with retirement planning. A sound financial plan can be the difference between the retirement of your dreams and the nightmare of discovering you have too little money, too late to change your financial course.

Remember, a decision to do nothing with your retirement funds is still a decision! The outcome over time is much less likely to bring the real results you are looking for. Don't allow a pattern of procrastination to gain the upper hand in your retirement planning.

Contact an LPL Financial Advisor at a branch near you **(1-800-773-3236)**. We can help you develop a sound financial plan suited to your specific situation, monitor that plan occasionally to ensure you're making progress toward your objectives, and recommend adjustments as needed to help you stay on course.



Astoria, Clatskanie, Vernonia, Warrenton



St. Helens, Scappoose

Richard Parker, LPL Financial Advisor

Wauna Investment Services

Cell: 1.877.728.4110

Office: 1.800.773.3236

Email: Richard.Parker@lpl.com

LPL Branch Office:

100 Columbia Ave.

Astoria, OR 97103

Jeff Nelson, LPL Financial Advisor

Wauna Investment Services

Cell: 1.503.348.3868

Office: 1.800.773.3236

Email: Jeff.Nelson@lpl.com

LPL Branch Office:

500 N Columbia River Hwy. #150

St. Helens, OR 97051

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

Celebrate International Credit Union Day



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 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. Plus, all

Refreshments
at all Branches,
Thursday,
October 20th

Meet your Board of
Directors between
11:00 - 1:00 at our
Astoria, Clatskanie
and Scappoose
Branches

members benefit from the member-owned, member-directed structure that truly means they are in charge of the direction and philosophy of their credit union.

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 20th, all Wauna FCU branches

Important Notice for Holders of IRAs

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.

Branch Managers Realignment Announced



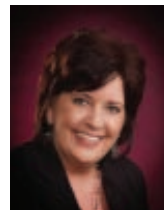
Jeff Parker,
Branch Manager
Astoria & Astoria
Safeway Branches



Joe Burks (new!),
Branch Manager
St. Helens &
Scappoose Branches



Pam Weller,
Branch Manager
Clatskanie &
Vernonia Branches



Susan Harkleroad,
Branch Manager
Warrenton Branch &
Local Region

A new branch management structure that positions four managers to oversee seven branches has been implemented to better support growth and the delivery of service to our members, our staff, and the communities we serve. Three managers will each manage two branches, and a fourth will manage the branch that covers the greatest geographic territory.

"Each manager's primary responsibility is their branch operations and to ensure the highest levels of service are provided to every member" reports Debi Smiley, Executive Vice President and Chief Operations Officer. "Just as important is their role in reaching out to their local communities, including service groups, employers, schools, plus other organizations and associations."

The new structure requires talented people to coordinate the daily management, organization, and community outreach now required of our branch managers. "Fortunately," says Debi, "we have four managers who meet the criteria. They are very eager to help make an even greater difference in the communities we serve."

Congratulations to all four of our branch managers!

Nominations

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during our 45th Annual Meeting in April 2012.

Application packets are available at any Wauna FCU branch, online at waunafcu.org, or you may request one by mail (call 800-773-3236). The deadline to submit a completed application is close of business Friday, January 20, 2012. If you have any questions, please contact the Board Governance Committee at gcomm@waunafcu.org or 800-773-3236, ext. 3124.