

DO IT NOW!



Autos
Pickups
SUVs
Vans
Boats
RVs

Buy New or Used

2.011%* APR

Introductory Rate For 6 Months
90-Days No Payments!

Move Loan to Wauna FCU

2.011%* APR

Introductory Rate For 6 Months
90-Days No Payments

or, 1% Cash Rebate

For amount of Loan

Improve Your Holiday Travel Miles per Gallon

Reduce:

- Fast accelerations**—slowly build up speed rather than ‘stepping’ on it
- Sitting idle** — turn off engine during extended wait periods
- Abrupt stops** — slowing down for stops requires less fuel than stopping abruptly
- High congestion periods** — slow, start and stop traffic reduces miles per gallon
- Excessive use of air conditioning** — requires engine to work harder

Do:

- Drive speed limits** — saves fuel and is safer
- Clear roof of items** — reduce fuel-wasting drag
- Combine trips** — avoiding extra trips saves fuel costs
- Travel light** — Eliminate excess weight in trunk, seats
- Use cruise control** — Maintaining a constant speed when traveling long distances reduces fuel consumption.◊



*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 (refinanced from elsewhere to WFCU) —qualifying loans will receive

2.011% APR introductory rate for the first 6 months 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.◊

Product Spotlight: Weatherization Loans

Let Us Help You Make Your Home *energy smart*

We now offer a special **energy smart** loan package specifically to help reducing your home energy costs — and increasing your comfort and value.

Our loan application process has been streamlined so that you can qualify for your money fast!

What Can You Finance?

Any type of weatherization improvements or qualifying appliances can be financed with an **energy smart** loan from Wauna FCU.

Do You Qualify?

An **energy smart** loan is available to WFCU members who are homeowners and their primary residence is in Clatsop or Columbia County. *Anyone residing, working, attending school or worshipping in Clatsop or Columbia Counties, or is a relative of a current member, is eligible for membership with WFCU.*

How to Apply

You have several convenient options to apply for an **energy smart** loan:

- Apply online at waunafcu.org
- In-person at any branch
- Apply by telephone: 800-773-3236
- Request an application by mail

Once your application is received, we'll rush it through the approval process.

energy smart Loan Details

We offer flexible **energy smart** loan qualification guidelines for members seeking to make energy-efficient improvements to their home or property. Approval guidelines include:

- Applicants must be homeowners and their primary residence must be located in Clatsop or Columbia Counties
- Applicants must be employed or be on some type of qualifying fixed income at the time their loan is funded
- Applicants must be current with their mortgage payments
- Energy smart loans are to be used for weatherization purposes only (including approved appliances)
- Loan interest rates & terms are simple to understand
- No hidden fees
- Credit scores will not be a factor, but are reviewed to confirm that the applicant is not delinquent on their mortgage loan

More Loan Options

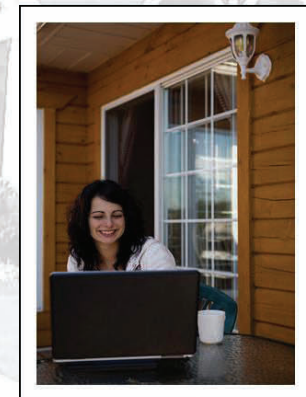
We also offer other loan products to help you make weatherization and energy-efficient improvements, including:

- Home Equity Loans
- Home Equity Lines of Credit
- Collateral-secured Loans
- Unsecured Loans

energy smart Loan Terms Table

Monthly Gross Household Income	Maximum Amount Approved
\$2,400-\$2,899	Up to \$3,999
\$2,900-\$3,499	Up to \$5,999
\$3,500-\$4,199	Up to \$7,999
Over \$4,200	Up to \$10,000

Complete **energy smart** loan guidelines and disclosures can be viewed or downloaded at waunafcu.org (click the **energy smart** loan link), or contact a loan officer at any of our convenient branches.



3-2011

Checking Account News

Debit, ATM, & Other Scams to Avoid

How do you protect yourself from all the sophisticated scams that criminals use to steal money from unsuspecting consumers?

The best defense against becoming a victim is a strong offense. Remember: No financial institution or reputable business will solicit your private information by phone/text, email, or Internet.

If you did not initiate the communication, simply do not provide any information when asked. Then contact the business to inform them you may have been targeted by people fraudulently using the business name.

Additionally, always review your ATM and Debit card transaction receipts, and your account activity to ensure accuracy. ♦

Never Provide This Information:

- ♦ Full name
- ♦ Address
- ♦ Social Security Number
- ♦ Date of Birth
- ♦ Account Numbers
- ♦ Other confidential information

