

MEMBERSHIP ELIGIBILITY

If you have an account with us, your immediate family is also eligible to join. Immediate family is defined as mother, father, brother, sister, husband, wife, child, grandmother, grandfather, or grandchild.

In order to join WTFCU, you must come to our office during regular business hours. Accounts cannot be opened at the Drive-Thru. **You must bring a recent pay stub** to verify employment and a valid picture I.D. or drivers license.

We require **\$5.00** to open a regular savings (share) account and **\$25.00** to open a checking (share draft) account.

If you have questions concerning eligibility or opening an account please call us at (877) 962-7113 or e-mail us at suzy@wayne-teachers.org.



JOIN TODAY!

Convenient Online Banking!

- Make Credit Union loan payments
- Transfer money from one Credit Union account to another
- Check your account balance
- Print out statements
- Print out copies of your cleared checks

<http://statements-online.com/14449/ptw.php>

Loans Available

- Signature
- New Autos
- Used Autos
- Share Covered
- Home Equity
- Home Improvement
- First Mortgage

See current rates online at our website:
<http://www.wayne-teachers.org>

Other Services

- Travelers Cheques-- \$1.00 per hundred
- Money Orders--\$1.00 each
- Discounted King's Island Tickets
- Free Notary Service
- Free Fax
- Saturday hours—Drive Thru Only
- Night Depository
- Payroll Deduction
- Direct Deposit

JOIN TODAY!

MEMBERS CARING FOR THE
FINANCIAL NEEDS OF MEMBERS
[HTTP://WWW.WAYNE-TEACHERS.ORG](http://www.wayne-teachers.org)

BENEFITS OF MEMBERSHIP IN THE WAYNE TEACHERS FEDERAL CREDIT UNION



3010 West Main Street
Richmond, IN 47374
(877) 962-7113
Hours: 9:00am-5:00pm M-F
9:00am-Noon Saturday (Drive-up only)

WTFCU SERVICES

FIRST MORTGAGES



HOME EQUITIES

No Closing Costs... "Prime for Life" Interest Rate... "Interest-Only" payments for 5 years... Interest is Tax-Deductible

Our Home Equity program is the BEST in Richmond!

ORGANIZATIONAL MEMBERS LIST

- Richmond Community Schools
- Centerville-Abington Schools
- Northeastern Wayne
- Western Wayne
- Nettle Creek Schools
- Earlham College
- Achieva Resources
- Ivy Tech
- Union County Schools

Free Pen! Protect Your Checks...

When you write a check, make it impossible for your information to be changed without you knowing it. We give all new members a pen that contains ink that cannot be "washed" out of your check so something else can be written in. For the complete story, visit <http://www.uniball-na.com/>

WTFCU Visa Cards are Better!

CLASSIC VISA

Minimum Payment—\$25 or 3%

PLATINUM VISA

Minimum Payment—\$50 or 2%

- Skip Payment Offered Nov., Dec., and Jan.
- No annual fees!
- Access your account online!!

Local ATM Machines (No Fees)

1. Reid Hospital Cafeteria
2. NATCO CU's
3. Perfect Circle CU's
4. Freedom First CU/Eaton
5. Chaco CU/Oxford

Membership Request Form

To join the WTFCU, simply fill out the blanks below and return at your convenience:

Name _____

School _____

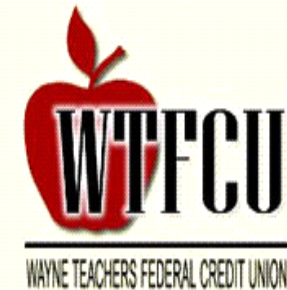
Address _____

City _____

State _____ Zip _____

Phone _____

Email _____



Return To:

Wayne Teachers Federal Credit Union
3010 West Main Street
Richmond, IN 47374