



# Westminster FCU *Of Interest!*

Harvey G. Morris, Chairman  
John C. Burke, President

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## How Safe Is Your Money?

Credit Unions have never asked the government for a penny! WFCU has paid dividends 196 straight quarters! Can the big banks say either one of those statements? And as of last October, the Federal government increased the amount that your deposits are insured from \$100,000 to \$250,000!

If having your savings or retirement money lose over 40% in the last six months in the stock market isn't your idea of excitement, come see us. We have certificates of deposit (CDs) that are not only insured and earn interest but their principle value never drops! Sure the constant compounding interest of a CD is boring but what would you rather do, be bored or have sleepless nights worrying about your stocks?



### Find Your Account Number and Win!

Hidden in this newsletter are three (3) account numbers. Find yours by April 15th and you will win \$20. Call or e-mail your Westminster FCU if you find your number.

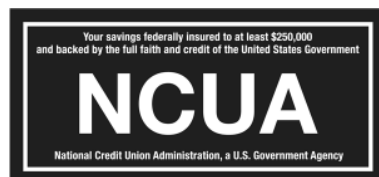


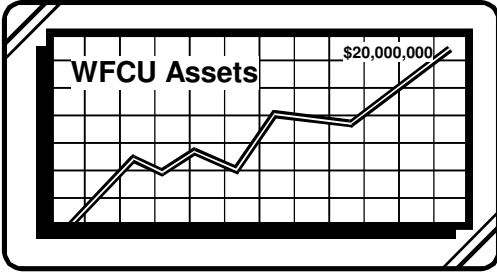
### When You Join WFCU You Are a Member for Life

Even if you move or change jobs, you still retain your credit union membership. Your membership in Westminster FCU lasts a lifetime. And with Shared branching you (#30056) can access your account at over 3,600 locations around the United States and in 6 other countries!

### Dividends Declared

The board of Directors declared dividends for the 1<sup>st</sup> quarter of 2009. The rate paid on Share savings was 0.50% APY and on the Money Market Accounts, as high as 1.70% APY. This may not seem (# 20065) like great rates but compare our rates to any other financial institution! Dividends are calculated on the average daily balance and paid on the last day of the quarter. Your account must be open at the end of the quarter to receive dividends.



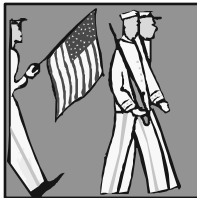


**\$20 Million Strong!**

49 years ago, WFCU was formed with \$100. Last month we posted \$20,000,000.00 in assets! This isn't just crazy growth that all the large banks have done. We have maintained our (#12) Capital ratio above 12% for the last 15 years. (All financial institutions are required to have at least 6% Capital.) Your credit union has also continued to loan record amounts of money out to our members during the last 6 months. Meanwhile, we all know that the banks have virtually shut down their loan departments. Bottom line is, "we have the financial strength, safety and the money to meet your financial needs!" Why would you 'bank' anywhere else?

**Don't forget your IRA!**

The government gets enough of your money!  
Remember, you have until Wednesday, April 15th to make an IRA contribution for tax year 2008, to both your Traditional and ROTH IRAs.



**Holidays**

Your Westminster FCU offices will be closed the following dates:

- Monday, May 25<sup>th</sup> - Memorial Day
- Friday, July 3<sup>rd</sup> - Independence Day
- Monday, September 7<sup>th</sup> - Labor Day



***Did You Know?***



**Did you know...** 1 in 8 American home mortgages were delinquent as of January 31, 2009.

**Did you know...** We have pre-paid Travel Debit cards? It's not only a great gift idea but a great way to protect yourself and your account when traveling! Don't let thieves get your checking account number.

**Did you know...** with our Shared Branching Program, our members can go to other Credit Unions around the USA and 6 other countries to transact business and their members can now use our office.

**Did you know...** Westminster FCU will be 50 years old next spring!

