

DECEMBER 2009 IMPORTANT INFORMATION

Call Center

**·307-638-4200 ·307-234-2373
·800-442-2392**

www.WyHy.org

Learn more about all the products and services you are entitled to as a WyHy Member by visiting us on the web, calling or visiting the branch.

WyHy Lending Frenzy

**We have over \$55 million to lend. Auto Loans as low as 4.65%.
Help us spend it! Call us today!**

❖ **Events**

The Cheyenne and Casper Service Centers will be closed in observance of the following holidays:

New Year's Day – Friday, January 1, 2010

Martin Luther King, Jr. Day – Monday, January 18, 2010

President's Day – Monday, February 15, 2010

Please mark your calendar and plan on joining WyHy for the following events:

Document Destruction Day (Cheyenne and Casper locations) – January 9, 2010: 9am – 12pm (Cheyenne)
10am – 12pm (Casper).

Bring your unwanted personal documents to shred at WyHy and help protect yourself from identity theft.

WyHy Annual Meeting (Cheyenne location) – February 6, 2010: 10 am

Refreshments will be provided following the meeting.


❖ **Marketing**

Convenience has never been so easy! No matter where the road takes you, WyHy has a branch or ATM close to you:

Fee Free ATMs

WyHy Members have access to 28,000 fee free ATM's. Look for the CO-OP logo  or locate an ATM at www.wyhy.org.

Shared Branching

WyHy Members have access to over 3,600 credit union branches nationwide, with shared branching. Look for the Shared-Branch logo  or locate a shared branch at www.wyhy.org.

❖ **SmartPoints**

WyHy is the only financial institution in Wyoming to offer a rewards program that can be redeemed for lower rates on certain loans, higher rates on Certificates of Deposit and to refund various service fees. To learn more you can visit us online at www.WyHy.org, or call a Financial Service Consultant at 1-800-442-2392. You can check your SmartPoints balance on the homepage of online banking, your statement and/or transaction receipt. **Subject to change and/or terminate at WyHy's discretion at anytime. Certain restrictions apply.**

❖ New Products, Features & Upgrades:

First-Time Homebuyer Tax Credit Extended and Expanded

In November, the Worker, Homeownership, and Business Assistance Act of 2009 extended and expanded the First-Time Homebuyer Tax Credit. This tax incentive allows First-Time Homebuyers and current homeowners, tax credits of their home purchase! With a number of homes on the market at competitive prices, great low rates, and now the extended and expanded tax credit – it really couldn't be a better time to buy a home. Call us today about our SmartMortgage advantages; we are your solution for purchasing or refinancing a home.

Credit Score on Online Banking

To better serve our members WyHy is offering member's their credit score in the branch or utilizing our Online Banking. This is FREE for our members, allowing them to have access to their credit score each quarter **without** showing as an inquiry on their credit – that's right providing this score will not affect your credit score and is a free service. There are many advantages of knowing your credit score, to detect identity theft and to assist in financial options just to name a few. Please call our Financial Service Consultant if you have any questions 1-800-442-2392.

Online Bill Pay

Our online bill pay has upgraded!! The enhancements and expanded functionality you've been asking for is now available. You will experience the next generation in bill payment services including: expedited payments, gift and donation payments, live chat capabilities, and a member call center, to name a few.

WyHy Investment Services

WyHy has partnered with CUSO Financial Services, L.P. (CFS) a full service broker-dealer and Registered Investment Advisor. CFS has been specializing in providing sound financial advice and retirement services to Credit Union members for over 10 years. Mr. Brad Richardson is our local CFS representative and he brings over 17 years of experience in helping people plan for a solid financial future. Feel free to call him at your convenience, 307-638-4200 Ext. 4203.

Investment products and services offered through CUSO Financial Services, L.P. (CFS), an independent broker/dealer, are not NCUA/NCUSIF insured, not Credit Union guaranteed and may lose value. Representatives are employed by and registered through CFS. (Member FINRA/SIPC and SEC Registered Investment Advisor)

WyHy is on Facebook & on Twitter

WyHy is now on Facebook & Twitter. The overlapping characteristics of social media and credit unions form the same community bonds that tie people together. Join us now by becoming a fan on Facebook or follow us on Twitter @WyHycreditunion and stay connected with WyHy.

❖ News & Alerts

Identity Theft Recovery Services

Effective Dec. 1, 2009, WyHy Federal Credit Union terminated its contract with Merchants Information Solutions due to the cost to the credit union and minimal participation with the service. Please be assured the credit union is viewing other services to provide you with the best possible options for supplemental Identity Theft Protection.

Membership Point Program Change Disclosure

Effective February 1, 2010, the number of points required to waive fees will be calculated by multiplying the fee amount by a factor of 20. For example, a fee of \$28.00 will be multiplied by 20, which equals 560 points to waive a fee of that amount. An annual cap of 3,500 SmartPoints earned, may be used on certain service fees, beginning Feb. 1 through Dec. 31 for 2010 and Jan. 1 through Dec. 31 each calendar year thereafter. The service fees, include, but are not limited to, Inactive Account, Dormant Account, Interest Share Draft & DBA Organizational –minimum balance requirement, Money Market – minimum balance requirement, Visa Debit Card Transaction, Return Mail, Loan Late Payment, Bill Payment, Non-Sufficient Funds and Courtesy Pay. The amount a member may increase a dividend rate paid on term deposit allowed is .25% in exchange for 2,500 points. The amount a member may decrease the interest rate on certain loans allowed is .25% by redeeming 2,500 points. SmartPoints are subject to change and/or termination at WyHy's discretion at any time. Certain restrictions apply.

Supervisory Committee

If you have any unresolved errors or problems on any statement of account you have received, please contact us in writing at:

WyHy Supervisory Committee
P.O. Box 2344
Cheyenne, WY 82003-2344
Or at,
supervisorycommittee@WyHy.org