DECEMBER 2010 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 Owner by visiting us on the web, calling or visiting the branch.

Happy New Year from WyHy. We are resolving to save our membership $1,000,000 in 2011!

We are looking at every way possible to reduce monthly payments, increase savings and pad pockets for years to come. Call us today and save!

Fan us on Facebook and Twitter – we will award prizes periodically and announce great savings opportunities!

❖ Events

The Cheyenne and Casper Service Centers will be closed or early closures in observance of the following holidays and events:
New Year's Day –Saturday, January 1, 2011
WyHy Staff Development – Tuesday, January 4, 2011 – WyHy drive-up services will close at 5:00 pm for staff development
Martin Luther King, Jr. Day – Monday, January 17, 2011
President's Day - Monday, February 21, 2011
WyHy Staff Development – Saturday, March 26, 2011 – WyHy branches and call center will be closed for an all staff development. Please refer to the section titled Convenience (below) to assist in locating Co-op ATMs and Shared Branching for assistance in conducting any banking needs.

Please mark your calendar and plan on joining WyHy for the following events:
Document Destruction Day - (Cheyenne and Casper locations) – January 8, 2011: 9am – 12pm (Cheyenne) 10am – 12pm (Casper). Bring your unwanted personal documents to shred at WyHy and help protect yourself from identity theft. Please limit to 4 copy paper sized boxes.
WyHy Annual Meeting (Cheyenne location) – February 5, 2011.
Refreshments will be provided following the meeting.

❖ Convenience

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
Life can be a juggling act…finding a convenient location shouldn't be! Now with many ways to stay connected, finding a location has never been easier! Credit Unions joined together and created "shared" branches. You can do deposits, transfers, withdrawals, and more – just like you would here at WyHy.

Look for the Shared-Branch logo on their front door or locate a shared branch at www.wyhy.org. You may also locate a branch by telephone 1·800·442·2392.
When visiting a shared branching location, you'll need to provide our credit union name and your member number. Also, be ready to show valid photo identification and the last four digits of your social security number. You may be also asked to verify your account address information.

❖ 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:

Credit Cards

Our brand new Credit Card program is now available! WyHy is very excited to offer you a credit card program with lower interest rates, better terms, no annual fee and free transfer balances, as well as exceptional service. WyHy Credit Card has several options to fit your financial needs, including rewards. Consolidate your holiday debt into a low interest credit card today! Call us at 1·800·442·2392 or visit us at one of our branches for an application.

Mobile Banking

Smart Banking with your Smart Phone. Access your account anytime, anywhere, remotely manage your account using your mobile phone. If you have the ability to browse the web from your mobile phone or just the ability to text message, you can bank on your phone. Access your accounts and check balances, transfer funds, view transactions history and Pay Bills. You must be enrolled in online banking to use this product. WyHy new mobile banking website: m.wyhy.org, mobile banking will be available in 2011.

❖ News & Alerts

Credit Cards

Be alert: If you notice anything suspicious when approaching the ATM, leave, come back later or use another machine at another location. If you notice something suspicious while using the ATM, cancel the transaction and put your card away immediately. If possible, use the buddy system when using the cash machine after dark. Refrain from using ATMs that are out of public view. If possible, try to use an ATM that is well-lighted at night and has high visibility from the street. *Treat your card like cash*: Be sure to keep your personal identification number (PIN) secret. Never write it on the card. No one, not even credit union employees, should know your PIN. If you suspect unauthorized use of your card, notify WyHy immediately. *Minimize time*: Have your cash card and/or deposit envelope ready and completely filled out when you approach the machine. *Put it away*: Be sure to put your cash away as soon as the transaction is complete. If you suspect criminal intent or witness illegal activity at an ATM, contact the police immediately.

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 by email, please be sure you do not attach your Social Security Number or Account Number to any email to ensure your personal account information is protected:

supervisorycommittee@WyHy.org