

SEPTEMBER 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 \$30 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:

Columbus Day – Monday, October 12, 2009

Veteran's Day – Wednesday, November 11, 2009

Thanksgiving Day – Thursday, November 26, 2009

Christmas Eve – Thursday, December 24, 2009 – Branches will close at 2:30 pm

Christmas Day – Friday, December 25, 2009

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

Fall Sporting Event (Cheyenne and Casper locations) – October 1, 2009

Make tracks to WyHy for great rates on winter recreational vehicles and view dealer displays. Free lunch served from 11:30 am – 1 pm.

Document Destruction Day (Cheyenne and Casper locations) – October 10, 2009: 9am – 12pm

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

International Credit Union Day (Cheyenne and Casper locations) – October 15, 2009

Join us for refreshments to celebrate credit unions worldwide.

Holiday Open House (Cheyenne and Casper locations) – December 18, 2009

Join WyHy as we celebrate the Holiday Season with warm cookies, cider, entertainment and cheer!


❖ Marketing

Convenience has never been so easy! No matter where the road takes you, WyHy has you covered:

Fee Free ATMs

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

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 on WyHy's website.

❖ SmartPoints

Consumer trends indicate that rewards programs are on the rise. WyHy has been ahead of the trend with its SmartPoints program rewarding our loyal Members. SmartPoints can be redeemed to decrease your loan rate, increase your certificate of deposit rate, waive fees and more! 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 through online banking or on your statement.

❖ New Products, Features & Upgrades:

P&I HELOC

WyHy is offering a **NEW** Principal & Interest Home Equity Open End Line of Credit. This type of loan is available to members who own property in the State of Wyoming and wish to use their home as collateral.

Whether you are consolidating existing debt, purchasing a new auto or remodeling your home, WyHy is here to assist you.

Interest Bearing Checking Account

Let your money earn more money! WyHy Interest Bearing Checking Account allows you to accrue dividends on your checking account balance. Dividends may be obtained when a minimum balance of \$2,500 is met and both direct deposit and a VISA debit card are tied directly to the account. No hoops, no gimmicks and no qualifying check card purchases required.

Commercial Lending

Dreaming of owning your own business? Or are you interested in refinancing your current commercial loan? At WyHy we offer a wide range of loans and credit serviced to help achieve all of your dreams and financial goals. Call a Financial Service Consultant today and ask about our Commercial Lending opportunities.

WyHy Website

WyHy is upgrading its website. You will receive all of the same information with a fresh new look and an "easier to use" menu. www.WYHY.org

Online Bill Pay

Our online bill pay is upgrading!! The enhancements and expanded functionality you've been asking for is coming in October. 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.

Financial Counseling

WyHy is the first credit union in Wyoming to complete the Credit Union Financial Counseling Certification Program (CUFiCEP). WyHy is taking aim to better help its members who are or may be facing rising levels of financial uncertainty. Please call one of our financial counselors for details.

❖ News & Alerts

FIA Card Services

Effective Nov. 21, 2009, FIA Card Services is terminating its contract with WyHy Federal Credit Union. All cards that expire or need to be replaced after that date will be reissued by FIA card services without the WyHy brand logo. FIA Card Services will not be changing any other terms and conditions regarding your card, it simply won't be branded by WyHy. WyHy does anticipate introducing a new credit card program in 2010; we will keep you informed of those details as they are developed.

Phishing Scams

It is our understanding that you may have received a text message to your cell phone from wyhy.org/fcu that states there is a problem with your card. It tells you to call 1-866-769-8272 to have your card activated. Under NO CIRCUMSTANCE will WyHy ever ask you for this information. If you believe you are a victim of a scam and your account information or debit card has been compromised, please contact us at 1-800-442-2392 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 at
supervisorycommittee@WyHy.org