



SEPTEMBER 2011 IMPORTANT INFORMATION

Call Center

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

www.WyHy.org

Learn 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.

mb.wyhy.org

**Manage your money on the go with WyHy's NEW Mobile Banking!
Access your account anytime, anywhere, using your mobile phone.**

MAXIMIZE YOUR MONEY

Request a WyHy Money Makeover and let a Financial Life Coach help identify opportunities to minimize debt, create a savings plan and better your overall financial position! There is no better time than Now! Call today for your free consultation or come by and say hi, we always enjoy seeing our member's faces!

Like us on  and follow us on  for WyHy news, savings tips, events and giveaway opportunities.

❖ **Events**

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

Columbus Day –Monday, October 10, 2011

Veteran's Day –Friday, November 11, 2011

Thanksgiving Day –Thursday, November 24, 2011

Christmas Day – Monday, December 26, 2011

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

Document Destruction Day Cheyenne and Casper locations – October 15, 2011: 9 am – 12 pm (Cheyenne) 10 am – 12 pm (Casper). Bring your unwanted personal documents to shred at WyHy and help protect yourself from identity theft. Please limit to three copy paper sized boxes.

International Credit Union Day Cheyenne and Casper locations – October 20, 2011. Join us for refreshments and prizes to celebrate credit unions worldwide.

Holiday Open House Cheyenne and Casper locations – December 15, 2011.

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

❖ **SmartPoints®**


Deposit rates got you down? Use your SmartPoints® to increase your rate! Did you know that 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 visit us online at www.WyHy.org, or call a Financial Life Coach 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.

❖ 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. You can text your location to 629667 (MYCOOP) or use WyHy's NEW Mobile Banking website mb.wyhy.org to locate Co-op ATMs.

Shared Branching

Did you know that with Shared Branching, credit unions from all over the country share facilities to give members thousands of convenient locations to perform transactions just as if they were in their own credit union? Whether you are at work, home, or your favorite travel destination, WyHy is always nearby. You can conduct a range of transactions, such as deposits, transfers, withdrawals, and more – just like you would here at WyHy.

Look for the Shared-Branch logo  on the 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 a valid photo ID and the last four digits of your social security number.

Mobile Banking

Access your account anytime, from anywhere, using your mobile phone. With mobile banking, you can access your account to check balances, transfer funds, view transaction history and pay bills straight from your phone. You must be enrolled in online banking to use this product. Visit us at www.WyHy.org for more information and helpful tips while using mobile device for your banking needs.

❖ New Products, Features & Upgrades:

WyHy VISA® Platinum and Platinum Rewards

Make this year's holiday shopping a little less stressful on your budget! WyHy VISA® gives you better rates, better terms, no annual fee, no balance transfer fee and a rewards program is available. To learn more visit us online at www.WyHy.org, or call a Financial Life Coach at 1-800-442-2392.

❖ News & Alerts

Mortgage Rates

Did you know that WyHy is a full service provider for all your mortgage needs? WyHy offers great low rates and exceptional service to ensure your home buying experience is top notch. We recognize that everyone's needs and situations are different, that is why we offer Conventional, FHA & VA, Fixed, Adjustable, First-Time Buyer, Jumbo, Single Close Construction, Refinance and Streamline Mortgages for your personal lending needs. We promise to work in your best interest. Contact us today at memberservices@wyhy.org or contact a Financial Life Coach at 1-800-442-2392. Comfort should not cost a fortune!

eStatements

WyHy eStatements are a safer and more secure alternative to paper statements. Save time with our free online services, you can access them 24 hours a day, 7 days a week whenever it's convenient for you! Have a piece of mind knowing you're the only one able to access your account and your statement - an email notification of availability is sent directly to you. In addition, eStatement history begins to accumulate from the moment you sign up. The same information that you are receiving on your paper statements can now be delivered directly to your computer. You must be enrolled in online banking to use this product. Don't delay sign up today!

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