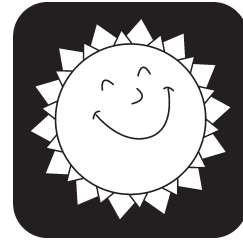




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Spring Newsletter 2018

Calendar of Events

April 1 st	Easter Sunday
May 5 th	Cinco de Mayo
May 13 th	Mother's Day
May 28 th	Closed Memorial Day
June 17 th	Father's Day
July 4 th	Closed Independence Day

DIVIDEND NEWS

Regular Shares.....	0.15%
Share Draft/Ck.....	0.02%
Regular IRA.....	0.15%
Escrow.....	0.02%



and revive your Dormant Accounts

Revive Your Dormant Accounts

Spring is in the air. Time to wake up to warmer and longer days. And time to revive those dormant accounts at the credit union and elsewhere. A dormant account is one in which there has been no activity for a long period, other than the posting of interest if it's a savings account. Because there is a cost relating to maintaining the account, you may be subject to a dormant account fee. That's why you'll want to wake it up by making a deposit to or withdrawal from the account. If it's a savings account you've neglected, why not use it to set aside funds for a vacation, down payment on a new vehicle, or other special purpose? Money experts agree that having special accounts for items on your personal or your family's wish list is an effective way to save.

The Importance Of Balancing Your Monthly Statements

It happens: You get an email alert your monthly checking account statement is available online or it arrives in the mail, but it's just not a convenient time to review it. You plan to do it later, but you never quite get around to it.

That procrastination could prove to be a problem. By not reconciling the amount you think you have in your account, with what the credit union or other financial institution says you have, you could inadvertently overdraw your account. And unless you have overdraft protection, that could mean the embarrassment of a "bounced" check - costing you a return check fee from a merchant and an NSF (non-sufficient funds) fee from the credit union.

So when your statement arrives, take some time to ensure that the balance in your check register agrees with the statement balance. If it doesn't, look for:

- * ATM cash withdrawals or a check you may have neglected to record
- * Checks you wrote that have not been cashed or cleared
- * Debit Card purchases not recorded
- * Online Bill payments you may have not recorded
- * Deposits not recorded
- * A subtraction or addition error

If you still need help, contact the credit union for assistance.

Avoid (NSF) fees by Balancing your Monthly Statement

Happy Birthday To America's Credit Unions!

This spring America's Credit Unions are celebrating their 109th birthday! It was back in 1908 when Alphonse Desjardins helped open St. Mary's Bank Credit Union, the first U.S. credit union located in Manchester, NH. Originally formed to provide the mill workers of Manchester with a safe haven for saving, and an affordable option for borrowing, the CU now serves the whole community while the very first branch is home to America's Credit Union Museum.

Since those early days, the credit union movement in America has grown and evolved with each decade, but has remained committed to upholding the credit union philosophy of "People Helping People," and stayed focused on "Serving the Underserved." And as we celebrate another successful year as credit union member-owners, it's important to embrace our rich history while also looking forward to a future of progress. While many years have passed and the ways in which we bank have changed with technological and societal advances, the fundamental purpose of America's credit unions remains the same - to improve individual lives as well as communities through better rates, lower fees, quality financial literacy, and superior member service.

With that, we'd like to wish a very "Happy Birthday" to America's Credit Unions! Thank you to the members for their loyal support, and here's to another year together fostering financial growth rooted in our age-old principles!

Got New Auto Fever? Check Out Our Low Rates!

With sunnier skies, warmer days, and greener pastures on the horizon, many of us have caught that proverbial spring fever. Perhaps you're smitten by springtime but have four wheels, shiny paint, and the rev of an engine on your mind? You may have a case of new auto fever! If you want to ring in spring with a new ride, look no further than Waco Federal Credit Union.

Got New Auto Fever?

Check out our great low rates



Our low rates and unmatched service are the cure for what ails you!

With the high costs of purchasing and maintaining a new car or truck, you want to get the best deal possible on your financing, and Waco Federal Credit Union can help. With your credit union's support when buying your next vehicle, you'll benefit from more bargaining power, lower rates, fast approvals, and quick turnarounds, plus:

- * Up to 100% financing of the vehicle's value plus tax and tags
- * Option for pre-approval
- * No monthly fees or prepayment penalties
- * Easy, convenient application process
- * Loan Payment Protection/Insurance
- * Personalized member service
- * Expert vehicle advisors
- * GAP Insurance
- * Extended Warranty Protection

Bring that new auto fever down along with your vehicle loan rates by relying on the professionals at Waco Federal Credit Union. Check out Waco Federal Credit Union or stop in any branch today for current rates and details.

Keep Track Of Your Credit

It's always been important to keep up with what's in your credit report and make sure it's accurate. But the disastrous data breach that lasted from May to July 2017 at Equifax, one of the three major credit reporting agencies, makes it imperative. If your vital personal information was hacked, you could be a victim of identity theft resulting in someone fraudulently opening accounts, filing taxes or making purchases in your name. You would have to spend many hours setting the record straight.



Your first line of defense is to request your free annual credit report from each of the three agencies, Equifax, Experian and Transunion. You can do so online, by phone, or by mail. Do not contact the credit reporting companies individually as they are providing free annual credit reports only through these three methods. To order, visit annualcreditreport.com, call 1-877-322-8228, or complete the Annual Credit Report Request Form available at consumer.ftc.gov and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

You may order your reports from each of companies at the same time, or better, order your report from each one at a time every four months. This will allow you to more closely keep an eye on your report. The law allows you to order one free copy of your report from each of the nationwide credit reporting companies every 12 months.

On the Move? Keep Your Credit Union Up-to-Date



Keep your Credit Union up-to-date

Whether you're right-sizing your residence or returning from your winter retreat, keep your contact and mailing address information up-to-date with the credit union. This way, you can be certain of receiving important information about your accounts, some of which we may not be able to forward to your current address. It's also a safe guard against identity theft. By having correct change-of-address information on file, we can be alert to potential fraudulent activity, for example, a thief who is attempting to take over your account. So whether it's a change in your permanent residence or a temporary move to a seasonal home, keep us posted. Let us know about any changes to your telephone numbers or your email address as well. We value your membership in the credit union and want to do everything we can to ensure its security.