

## Sign Up for Online Banking Today!

Fast. Convenient.  
 Free.

### Main Office

19638 Leitersburg Pike Suite 100  
 Hagerstown, MD 21742-1517  
 301-790-3131 (phone)  
 301-733-2467 (fax)  
 Monday-Friday: 8am-5pm  
 Saturday: 9am-noon

### Williamsport Location

16802 Virginia Avenue  
 Williamsport, MD 21795-1329  
 301-582-9170 (phone)  
 301-582-9173 (fax)  
 Monday-Friday: 8am-5pm  
 Saturday: 9am-noon

### Downsville Pike/CES Location

No public access—WCPS badge  
 access only  
 240-347-4872 (phone)  
 Mon & Fri 10:00 AM to 2:00 PM

### Telephone Banking

301-790-3742

### Mobile Apps

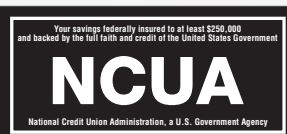
Search the iPhone App Store:  
 "Washington County Teachers"  
 Search the Google Play Store:  
 "Washington County Teachers FCU"

### Routing/ABA Number

255079527

### Holiday Closings 2017

November 23 - Thanksgiving  
 December 25 - Christmas  
 January 1, 2018 - New Year



## The Better Way to Give!

Shopping for gifts can be a pain. Just what do you get your finicky relatives, your co-worker, or the babysitter? Visa Gift cards are one size fits all and the recipients can get exactly what they want from a retailer or restaurant. It's not a credit card in that you really aren't borrowing money at all. But it acts like a conventional credit card because you can present it for payment anywhere that accepts credit cards. And you can only spend the amount that's been loaded on the card.

So where do you get Visa Gift Cards? They are available at stores, but often for a fee. Instead, get your Visa Gift Cards from us. We have multiple designs and there is **NO FEE** to purchase! We can load each card with any amount between \$10 and \$1,000.



Stop by any of our locations for your gift card needs!

## How do you get from where you are to **WHERE YOU WANT TO BE?**

Need to buy a car, but you're not sure where to start? Don't sweat it—we can help you get the best deal.

Come see us. We'll  
 figure it out together.

RATES AS LOW AS  
**2.25%\***  
 APR  
 FOR UP TO 60 MONTHS

\*APR = Annual Percentage Rate. Your actual rate may vary (or be higher) subject to your credit score, the term of the loan and the year of the vehicle.



## Anniversary CD Special!!!

To celebrate serving our members for 68 years, WCTFCU will be offering a

**5 Month CD** at  
**0.75%** APY\*

\$1,000 minimum to open  
Limited Time Only!!!  
10/11/2017—10/18/2017

\*Annual Percentage Yield (APY).  
The APY assumes that all interest will remain on deposit until maturity.  
Early withdrawals are subject to penalty and may reduce earnings. Upon maturity, all funds will be deposited into the member's share savings account.

# The credit union difference is measurable

lower fees  
better rates  
getting more

It's amazing how the difference adds up, when you're part of a financial institution that focuses on people instead of profit.

From fair treatment to fewer fees, to helping our members tackle their challenges and reach their goals – the credit union difference is clear, once you experience it.

### Dormant/Inactive Account Warning

Maryland State Law requires that all savings accounts have a deposit or withdrawal within a three year period or the account must be reported and the balance sent to the State. Although State Law allows for a transaction once every three years, we at WCTFCU recommend performing a transaction once every year so that it is a routine and annual dormant account fees of \$25 can be avoided. If you haven't visited your account lately, there is no better time than the present!!

## Current Rates

<b>New Vehicle Loan</b> as low as	1.50%	<b>3 Month CD</b>	0.30% APY
<b>Used Vehicle Loan</b> as low as	1.50%	<b>6 Month CD</b>	0.30% APY
<b>Boats/Campers/RVs</b> as low as	4.50%	<b>9 Month CD</b>	0.30% APY
<b>Personal Loan</b> as low as	11.00%	<b>12 Month CD</b>	0.50% APY
<b>Fixed Home Equity Term Loan</b> as low as	4.25%	<b>18 Month CD</b>	0.60% APY
<b>Home Equity Line of Credit</b> as low as	4.00%	<b>24 Month CD</b>	0.75% APY
		<b>36 Month CD</b>	1.00% APY
<i>Mortgage Loans and Refinancing available, please contact us for rates.</i>			
<b>Share Savings</b>	0.30% APY	<b>Financials</b>	
<b>Share Draft</b>	0.30% APY	<b>Assets</b>	\$65,763,809
<b>Holiday Club</b>	0.30% APY	<b>Shares</b>	\$56,598,379
		<b>Loans</b>	\$23,596,888
		<b>Members</b>	4,136

Rates are current as of June 28, 2017 and are subject to change without notice. Current up-to-date rates are available by contacting the credit union or at our website [www.wctfcu.net](http://www.wctfcu.net). All loans are subject to member qualification.

As of September 30, 2017

