

The White House
Federal Credit Union

The BRIEFING

"We're Here To Help"

www.whcu.org

July 2011

Put Those High-Rate Auto Loans On The Run!

Get Our Low-Cost Auto Loans Instead!

When you finance a vehicle through a dealership, they often offer high loan rates, which means high monthly payments for you. But at The White House FCU, we offer lower rates to save you money as well as flexible terms to fit your budget.



- New, used and refinanced* auto loans as low as **1.99% APR****
- Alternate rates and flexible terms (up to 72 months) available⁺
- Monthly payments as low as \$28.64, per \$1,000 borrowed
- Save negotiating time and money with our loan pre-approval
- Up to 100% financing
- Apply online at www.whcu.org or in person at the Credit Union

Apply today! Stop by, call 202-456-2900
or 888-804-WHCU (9428) toll-free,
or visit us online at www.whcu.org.

*Offer not applicable to existing auto loans with The White House FCU.

**Annual Percentage Rate; subject to change. Rate quoted is with a loan term of up to 36 months. Rates may vary depending upon the individual applicant's creditworthiness.

⁺72-month term only available for new auto loans of \$25,000 or more.

New At The Credit Union: E-Communications!

FREE

Want an even quicker way of keeping up with the latest info at The White House FCU? Then sign up for E-Communications, our FREE e-mail service. It's fast, free, easy and convenient!

- Get helpful financial tips
- Read the latest news about The White House FCU's products and services
- Learn about useful links to other information on our website at www.whcu.org

Sign up today! Visit us online at www.whcu.org and click on "Sign Up for E-Communications" on the left side of our home page. Then, enter your first name, last name and e-mail address. It's that simple!



New Operating Hours At The Credit Union

To serve you better, we're adopting new hours at both our Main Office and Ballston Office.

Main Office

Monday-Friday, 8:30 a.m. to 3:00 p.m.

Ballston Office

Monday-Thursday, 9:00 a.m. to 3:00 p.m.
Friday, 9:00 a.m. to 6:00 p.m.

In the hustle and bustle of everyday life, finding enough time to handle life's essential tasks – including the maintenance of your finances – is often tricky. Consequently, it is our top goal to provide you with convenient, efficient service so that you can easily manage your funds from anywhere, whether you live in the D.C. metro area or in other areas of the country.

To help you handle your finances with greater ease and on your schedule, check out our website at www.whcu.org. Want to apply for a loan, refer someone for membership, wire funds to a domestic or international destination, or change your address? All of these forms and more can be found at our website.

And don't forget – it's easy to keep track of your finances with CU At Home Online Banking, Online Bill Pay and eStatements! Just visit www.whcu.org to sign up for these free services.

To help further your financial savvy, we've added podcasts and educational videos to our website. We're also introducing a new, free e-mail service called E-Communications to help you easily receive helpful information. Read the story on page 1 for details.

The White House FCU is constantly looking for ways to make our service to you even better. In the future, we plan to add new services and to seek improvements to existing online services to make your banking even more time-saving. Always remember: We're here to help!

Sincerely yours,



Tina P. Blackwell
Chief Executive Officer

Summer Savings Tips

Looking to save money this summer? Try these ideas to keep more green in your wallet:

- Go easy on the air conditioning in your home. Turning up the thermostat just a bit can save a lot.
- During the day, lower shades and close curtains to keep out the sun's heat, which raises the temperature of your home by 20 degrees or more.*
- Cook outside or use the microwave more frequently to reduce the heat produced by your stove and oven.
- To keep your air conditioning system running efficiently, change your air conditioning filters regularly.
- Replace old appliances with ENERGY STAR® products. These products are designed to be energy-efficient and use up to 50% less energy than other appliances.**
- Water your lawn in the early morning so that less water is lost to evaporation. Also, attach rain sensors to sprinkler systems so that the sprinkler automatically shuts off during a rainstorm.



*Source: www.pueblo.gsa.gov

**Source: www.consumerenergy.org

Know Someone Who's College-Bound?

Show Them You Care With Our Student Services Package!

College is an ideal place to learn about life's responsibilities. And one of those responsibilities is managing finances. With many convenient products and services, The White House FCU's Student Services Package is a terrific way to get started!

- Checking accounts without minimum balance requirements, per-check fees or maintenance fees
- FREE VISA® Debit Cards
- VISA Gold and VISA Classic Credit Cards*
- CU At Home Online Banking, Online Bill Pay and eStatements**
- Over 128,000 surcharge-free CU 24/CU HERE® and CO-OP Network® ATMs, nationwide and abroad
- Over 4,300 CU Service Center shared branches from coast to coast



Contact us today for more information! Stop by, call 202-456-2900 or 888-804-WHCU (9428) toll-free, or visit us online at www.whcu.org.

*Applicants under 21 years of age must provide proof of income or must have a co-signer in order to receive the VISA Gold or VISA Classic Credit Card.
 **CU At Home Online Banking sign-up is required in order to use Online Bill Pay and eStatements.

Traveling This Summer? We'll 'CU' Around!

Whether you're on a day trip or taking a two-week break, getting to your Credit Union funds is easy. The White House FCU's members have access to:

- Over 4,300 Credit Union Service Center shared branches from coast to coast
- Over 128,000 surcharge-free CU 24/CU HERE® and CO-OP Network® ATMs, nationwide and abroad
- VISA® Debit Cards
- VISA Gold and VISA Classic Credit Cards*
- And more!

For details and shared branch/ATM locations, stop by, call 202-456-2900 or 888-804-WHCU (9428) toll-free, or visit us online at www.whcu.org.

*Applicants under 21 years of age must provide proof of income or must have a co-signer in order to receive the VISA Gold or VISA Classic Credit Card.

Try Your Luck With Our Sudoku Puzzle!

Sudoku is a number placement puzzle where the numbers one through nine appear only once in each box of nine squares. To solve the puzzle, you must write numbers into the blank spaces so that each row, each column and each box of nine squares contains the numbers one through nine. Good luck!

1		6		3			2	
	7				4	8		
4		8	9			6		
		5	2		3			
	1						8	
			5		1	7		
		2			9	3		7
		9	7				5	
	4			5		2		6

Answer To April 2011 Sudoku Puzzle

5	1	2	4	8	6	9	7	3
6	7	9	2	3	1	5	4	8
8	4	3	5	9	7	2	6	1
2	3	5	7	1	8	4	9	6
7	9	1	3	6	4	8	2	5
4	6	8	9	5	2	3	1	7
1	5	7	8	2	9	6	3	4
3	2	6	1	4	5	7	8	9
9	8	4	6	7	3	1	5	2

Make Your Home The Envy Of The Neighborhood With Our Home Equity Loans/Lines Of Credit!



Warm weather is a great time to get started on remodeling your home. And The White House FCU makes it easy with low-cost Home Equity Loans and Lines of Credit! Redo a kitchen or bathroom, install energy-efficient windows, add central air conditioning to your home and more.

- Rates as low as **4.00%** APR*
- No closing costs**
- We'll help you choose the loan that best suits your needs and budget
- Receive your funds in one lump sum with a Home Equity Loan or as needed with a Home Equity Line of Credit
- Funds you receive could also be used for debt consolidation or tuition
- Your interest payments may be tax-deductible – consult your tax advisor for details



Apply now! Stop by, call 202-456-2900 or 888-804-WHCU (9428) toll-free, or visit us online at www.whcu.org.

*Annual Percentage Rate; subject to change. Rate quoted is for a variable-rate Home Equity Line of Credit at Prime + 0%. Rate is based on evaluation of applicant's credit. Your actual rate may vary. Minimum draw of \$10,000 is required for a Home Equity Line of Credit. Advertised rate is for members with a checking account from The White House FCU and Direct Deposit; otherwise, the rate is .25% higher. The Prime Rate is based on the current Prime Rate from *The Wall Street Journal*. Floor rate is 4.00% APR.

**Loan must remain open for 36 months or member will be responsible for closing costs.

Is Your Emergency Finance Kit Ready?

Tornadoes, floods and other events of nature can not only wreak havoc on your home, but may also hinder access to your funds and financial records. To have vital information when and where you need it, it's always a good idea to prepare an emergency financial kit ahead of time. The kit should be stored in a secure but easily accessible location, such as a lockable desk drawer or filing cabinet.



Ideally, your kit should consist of the following:

- A CD containing copies of your eStatements, driver's license, insurance cards, birth certificates and Social Security cards
- Your Credit Union membership number and account number(s)
- The keys to any safe-deposit boxes you use
- Copies of your homeowner, auto and other insurance policies should you need to file a claim

Also, The White House FCU has other services that can allow you to access your accounts from other locations, such as free CU At Home Online Banking, free Online Bill Pay and CU Service Center shared branches from coast to coast. Visit www.whcu.org for details and locations.

RATE REPORT

Rates as of June 1, 2011. Rates and promotions are subject to change without notice.

SAVINGS

	Rate	APY*
Young Savers Account	0.10%	0.10%
Regular Share Account	0.10%	0.10%
Special Share Account	0.10%	0.10%
Traditional, Roth & SEP IRAs	1.00%	1.00%
Money Market Acct. (\$10,000 Minimum Balance)		
\$10,000 - \$49,999.99	0.15%	0.15%
\$50,000 - \$99,999.99	0.30%	0.30%
\$100,000+	0.45%	0.45%
Share Certificates†		
6 Months	0.50%	0.50%
12 Months	1.00%	1.00%
24 Months	1.25%	1.26%
36 Months	1.50%	1.51%
48 Months	1.75%	1.76%
IRA Certificates†		
12 Months	1.00%	1.00%
24 Months	1.25%	1.26%
36 Months	1.50%	1.51%
48 Months	1.75%	1.76%

†Rates subject to change. For current rates, call 202-456-2900 or 1-888-804-WHCU (9428) toll-free.

*Annual Percentage Yield.

FIXED-RATE LOANS

	APR*
Certificate Secured	2% above the certificate rate
New Car Loans	As Low As
Up to 3 years	1.99%
Up to 4 years	2.49%
Up to 5 years	2.99%

(Up to 6 years available if \$25,000 or over)

Used Car Loans

	As Low As
Up to 3 years	1.99%
Up to 4 years	2.49%
Up to 5 years	2.99%

Motorcycle Loan

Up to 5 years	6.50%
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Fixed-Rate Home Equity Loan

(Up to 90% of the Equity)	
5 Years	5.74%
10 Years	6.74%
15 Years	7.74%

Signature Loans

Up to 5 Years	7.75%
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VARIABLE-RATE LOANS

Leisure Time Vehicles

	APR*
Up to 5 Years	4.50%
Up to 10 Years	
(If over \$25,000)	5.50%

Lines of Credit

Share Secured Loans	8.00%
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Share Secured Loans

Up to 10 Years	2.10%
VISA Gold (Prime + 6.25%)	9.50%
VISA Classic (Prime + 11.25%)	14.50%
Home Equity Line of Credit (Prime + 0)	4.00%

*Annual Percentage Rate. Rates are quoted "as low as" and are subject to credit approval.

BOARD OF DIRECTORS

Jeter A. Morris, Chair
 Alex G. Nagy, Vice Chair
 Joseph G. Kouba, Treasurer
 Elizabeth Kaminski, Secretary
 Kristin Savercool, Director
 Marsha Perez, Director
 Rosemary Rogers, Director

Problem With Your Account? Write to:

Supervisory Committee
 P.O. Box 27160
 Washington, DC 20038-7160

OFFICE LOCATIONS & HOURS

Main Office
 1724 F Street, NW
 Washington, DC 20006
 Main: 202-456-2900
 Toll-Free: 1-888-804-WHCU (9428)
 FAX: 202-456-2413
 Hours: M-F 8:30 a.m. – 3:00 p.m.

Ballston Office
 4121 Wilson Blvd., Suite 100
 Arlington, VA 22203
 Hours: M-Th, 9:00 a.m. – 3:00 p.m.
 F 9:00 a.m. – 6:00 p.m.

Note: Both offices open at 9:30 a.m. on the first and third Wed. of each month. Closed weekends and federal holidays

New Hours!

Mortgage Department
 800-213-7119

Address ALL Correspondence to:
 The White House FCU
 4121 Wilson Blvd., Suite 100
 Arlington, VA 22203

E-mail Member Services:
 admin@whcu.org

24-hour Audio Teller:
 202-456-2900 [press 1 or call
 1-888-804-WHCU (9428) toll-free]

Routing and Transit Number:
 254075551

HOLIDAY CLOSINGS

Independence Day
 July 4

Labor Day
 September 5

MISSION STATEMENT

*The White House Federal Credit Union
 is a quality-driven financial institution
 focused on providing competitive
 products and service excellence.*



4121 Wilson Blvd., Suite 100
 Arlington, VA 22203

