

SERVICES AT

WGE

OUR GOAL IS TO PROVIDE YOU WITH THE PRODUCTS AND SERVICES THAT BEST FIT YOUR NEEDS. WE WANT TO BECOME YOUR PRIMARY SOURCE FOR ALL OF YOUR FINANCIAL NEEDS.

"Your source" means that we are your resource when selecting new products and services and when you open or transfer products or services from other financial institutions. Our member service is driven by offering you more than just products and services, we offer solutions!

MEMBER PRODUCTS

- Totally Free and Interest Checking
- Money Market and Certificates
- Traditional IRA and Roth IRA
- First Mortgages
- Equity Loans and Home Equity Lines of Credit
- Auto, Truck, and Recreational Loans
- Consumer/Personal Loans
- Visa® Credit Cards (with Rewards)
- Visa® Debit and ATM Cards

MEMBER SERVICES

- Online Banking - WGeNet
- Bill Pay - WGePay
- Bank by Phone - WGeLine
- Online Loan Application - WGeLoan
- Safe Deposit Boxes

BUSINESS DEPOSITS (2010)

- Small Business Checking
- Business Checking with Interest
- Basic Business Savings
- Business Money Market
- Business Certificates of Deposit
- Business Online Banking
- Business Online Bill Pay
- Business Online Payroll Service
- Business Online Invoicing Service

COMMERCIAL LENDING (2010)

- Business Term Loans
- Business Line of Credit
- Commercial Real Estate Loans
- Business Credit and Debit Cards



THE FINANCIAL

APRIL 2010

YOUR FINANCIAL
SOURCE TO BETTER
MANAGE YOUR MONEY

BRIEF

We are Waiting to Help You with Every Financial Need



WE WANT TO BE YOUR PRIMARY FULL-SERVICE FINANCIAL SERVICES PROVIDER

In today's unpredictable financial environment, you need a financial resource that offers more than just the traditional financial products and services. You need someone who can handle ALL of your financial needs! Whether it's for personal or business purposes, our role is to expand how you can use WGE as a source to help you navigate this turbulent financial world.

Stop by any of our branches and we will help you open or transfer your accounts—checking, savings, loans, Visa® credit and debit cards, online banking, and more. Most importantly, we can provide you with the financial tools and resources you need to make solid financial decisions. Your personal relationship manager represents just one of our trained staff of professionals who can provide you with the answers you need to build a customized financial plan that is right for you.

Those services include:

- Account Servicing
- Relationship Management
- Financial Information Exchange
- Professional Assistance

We offer more than just products and services; we can provide you with the information, options, and processes you need to support your financial success. Providing value-added services and personal assistance is more than a slogan, it is a pledge to assist you in managing your finances with the resources available at WGE.

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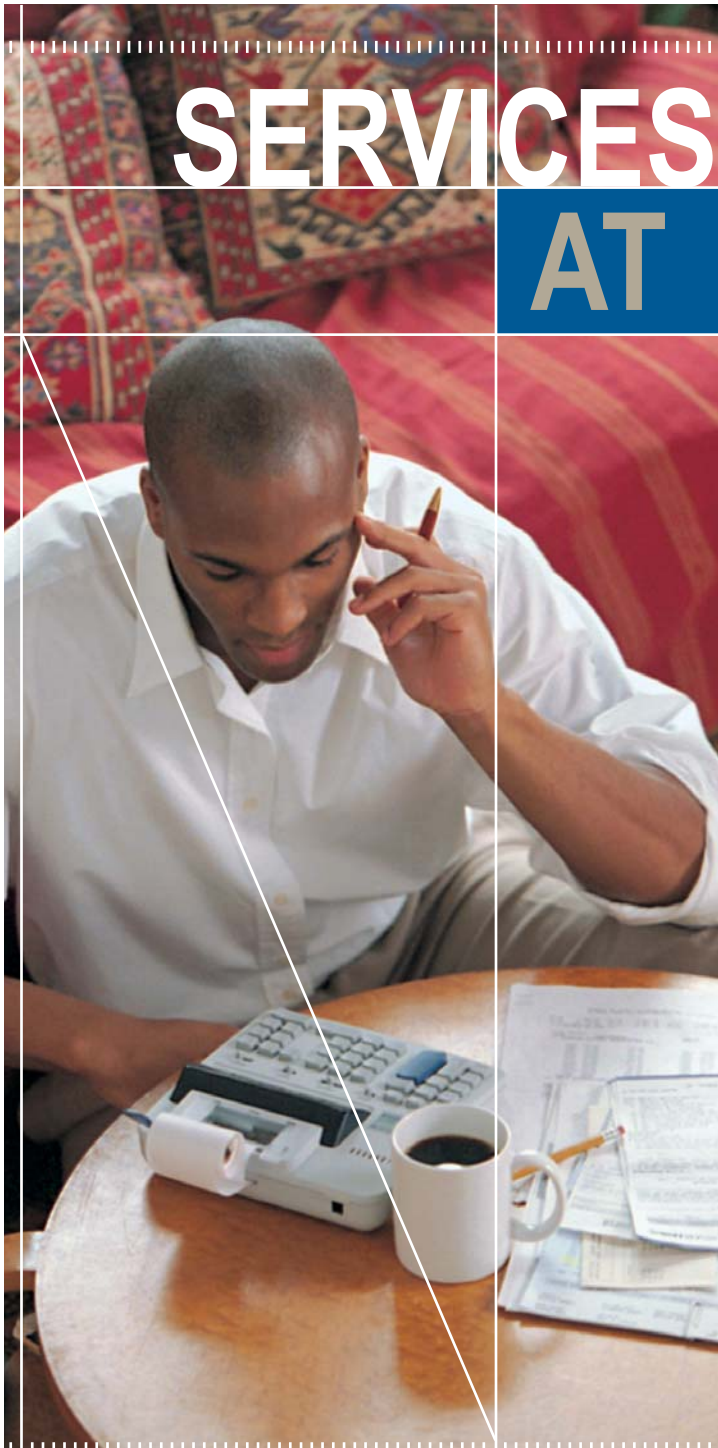
MONEY CHECKLIST: FINANCES

Learn what you should be doing right now to have a healthy financial future.

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ESTEP * DOCTOR & COMPANY CONNECTS WITH WGE

Estep * Doctor & Company to provide consultations to qualified members.



Saving Money with Stacy Johnson



ANNUAL MEETING

WGE FEDERAL CREDIT UNION ANNUAL MEETING WILL BE SATURDAY, APRIL 24. THE JUNGLE-THEMED MEETING, FEATURING COMEDIAN CASH LEVY, WILL BE HELD AT THE HORIZON CONVENTION CENTER

Tickets for this year's Annual Meeting went on sale in March at all credit union branches and will be sold until April 12. Ticket prices are \$7.00 for members and \$14.00 for non-members. Each branch has a different set of tickets for sale. Each assigned table will be set for ten people.

Everyone attending will take home a fun and unique memento that will be created during the event. The menu is slated to include chicken carbonara, tomato bisque en croute, broccoli au berre and Parisienne carrots, garden salad, and mousse. Water, coffee, and tea will be provided at the table. If you require a vegetarian meal or a kid's plate (chicken nuggets and French fries), please indicate this when purchasing your tickets.

After a brief business meeting, Cash Levy will take the stage as this year's entertainment. Cash has appeared numerous times on Comedy Central, Fox, NBC, The Late Late Show with Craig Ferguson (CBS), Comics Unleashed, and is a regular at the Hollywood Improv. He can be heard daily on XM Radio and Sirius Radio, and has been on The Bob and Tom Show. With fifteen years of stand-up comedy expertise and national exposure, Cash has entertained to sold out comedy clubs throughout the country. He is known as one of the finest improvisers in the country, and he uses this skill to interact with the audience to create clean fun for the entire family.

Please join WGE's Board of Directors, staff, and members at this year's Annual Meeting.



NATIONALLY KNOWN FINANCIAL ADVISOR STACY JOHNSON IS NOW PART OF THE WGE FAMILY OF FINANCIAL RESOURCES.

Many vacationers are finding that recessions aren't all bad, because they can lead to lower prices. According to HotelMarketing.com, hotel room prices have fallen nearly 12% across the globe. Good news for travelers...

But that doesn't mean businesses aren't trying to make money in sneakier ways: some airlines do it by charging extra on everything from checked bags to water, and some hotels do it with extras of their own.



Many charge for the Internet, parking, sending or receiving a package, your in-room safe, phone calls from your room, resort fees, towel fees.... The list is as long as it is sneaky.

So how do you avoid fees? One thing is to just say no!

Another way is to avoid the giant chains that more often charge them. Check out mom and pop hotels. And then, of course, there's always "checking things out before you check things in."

Bottom line? If you're going to be staying in a hotel this summer, beware of hidden fees. Ask before you check in... and don't be afraid to challenge fees and ask for discounts when you check out.

Money Checklist: Finances

Do It Now:

- Establish an emergency fund of liquid assets approximately equal to at least 3 months income
- Save money automatically, e.g., deducted from your pay to go to savings (e.g., company retirement plan or credit union account)
- Keep your finances as simple and feasible
- Set up a simple record-keeping system
- Plan for retirement daily ... remember that:
 - Life expectancies are increasing
 - Employers are cutting back on their retirement plans
 - Buy a residence (try to have mortgage paid off by the time you retire) to take advantage of tax benefits

- Ensure you have adequate insurance coverage
- Live below your means

- Establish your financial goals, e.g., buy a house, pay for college, be able to retire at a young age

Regularly:

- Put a portion of your income into savings

Checks:

- Keep checks in safe place (so criminals won't be able to get your account number, create checks and write checks on your account)
- Take outgoing mail with checks directly to the Post Office or a public mailbox, don't leave them in your mailbox
- Check bank statements immediately for unauthorized checks
- Consider having payments made automatically from your checking account (mortgage, car, estimated taxes, college savings, insurance, 401K)
- Ensure you keep sufficient funds in the account to cover automatic payments

Source: Checklists.com



ESTEP * DOCTOR & COMPANY TO PROVIDE CONSULTATIONS TO QUALIFIED MEMBERS

Left to right: Catharine Stewart, Deborah Light, David Haney, Benjamin Smith, Brian Cox, Margaret Kirkpatrick, David Lewis, Kimberly Burkholder

ESTEP * DOCTOR & COMPANY CONNECTS WITH WGE

The Muncie-based accounting firm of Estep * Doctor & Company has developed a relationship with WGE to provide accounting services to help both individuals and businesses better manage their financial affairs.

WGE individuals may qualify to receive consultation regarding:

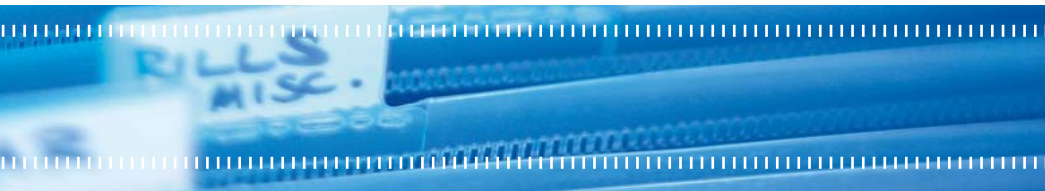
- Tax Planning
- Estate Planning
- Retirement and Transition Plan Management

Estep * Doctor & Company, a long-time WGE Select Employee Group member, will now provide accounting services for those members who qualify to receive professional assistance from this firm's certified representatives. To be considered for these services, you must first stop by any WGE branch and speak with a Member Service Representative who will assess your situation to determine if you could benefit from this new WGE relationship.

WGE businesses or not-for-profits may qualify to receive consultation regarding:

- Finance and Funding Management
- Accounting Software
- Systems - IT/MIS Assistance
- Tax Planning and Compliance
- Auditing
- Business Valuation
- Financial Statement Preparation and Analysis
- Retirement Planning
- Strategic Planning

ESTEP * DOCTOR & COMPANY, P.C.
Certified Public Accountants/Consultants
3737 W. Bethel Ave
Muncie, IN 47304
765-289-5366
www.edcpa.com
"Your Success is our Goal"



Coming Soon -- More Financial Management Products

As part of our commitment to being your source for all of your financial needs, WGE will soon add investment and insurance products to its line of services. WGE will offer members a full array of investment products in concert with the savings products already available. Business customers will soon be able to select insurance products as well. WGE is committed to offering you more than just products and services, we offer solutions!

ASK THE EXPERT

When do I need to file a gift tax return?

Most gifts you make are not subject to the gift tax. Generally, you must file a gift tax return if any of the following apply to gifts you have made, or will make, in 2010:

- Gifts you give to another person (other than your spouse) exceed the \$13,000 annual gift tax exclusion for 2010.
- You and your spouse are splitting a gift.
- You gave someone (other than your spouse) a gift of a future interest that he or she cannot actually possess, enjoy or receive income from until some time in the future.

Filing a gift tax return does not necessarily mean you will owe gift tax. Learn more at Estep*Doctor & Company's web site at www.edcpa.com

CHEAP DO-IT-YOURSELF HOME REPAIRS

1. According to Angie's List, 60% of heating and A/C service calls are due to dirty filters. Dirty filters also cost energy. Change or clean them monthly.
2. A leaky faucet can cost you. If it's cold water? \$25 a year. Hot? \$25 a month! So fix leaky faucets and running toilets. It's usually cheap and easy.
3. Check the caulking around your tub and shower. That's what keeps mold away and your drywall dry. And caulk is a lot cheaper than new drywall and tile.
4. And while you've got that caulk out, check the weatherproofing on your windows and doors. Use caulk to see where air is leaking in. Seal off those places and cut your energy bill by up to 10% a month.
5. Finally, take the time to go around your house and inspect your electrical outlets, light switches and smoke detectors. Bad wiring can cause fires. Smoke detectors save lives.