

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 customer service is driven by offering you more than just products and services, we offer solutions!

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

SERVICES

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

NEW FOR
2010

WGE

FEDERAL CREDIT UNION

You've Got Connections!

THE FINANCIAL

JANUARY 2010

YOUR FINANCIAL
SOURCE TO BETTER
MANAGE YOUR MONEY

BRIEF

New Brochures

As WGE continues to expand its brand perception and its mission of informing current and new customers of all that is offered through our credit union, we have redesigned several of our brochures and online marketing tools. And, as we continue to bolster our product and services lines, you will see additional new releases throughout the year. While some products or purpose-specific marketing materials will remain the same, in the interest of providing our customers with more easily understood comparisons of the features, benefits, and incentives associated with each product or service they require or desire, other materials will change, reflecting marketing features common within the financial industry.

Each branch will slowly become more than just a transaction center or a place to deposit or cash a check; they will now become a destination for members looking for financial advice. Each branch will be supported by WGE representatives whose goal is to do more than just process a financial request, but to explore our members' financial situations to learn how we can help match them with the right products, services, and programs that will best address their short- and long-term goals.



Visa Platinum Rewards Are Here

CHOOSE FROM OVER 6 MILLION ITEMS IN FIVE CATEGORIES: **MERCHANDISE, TRAVEL (ONLINE TRAVEL BOOKING TOOL), EVENT TICKETS, ACTIVITIES, AND GIFT CARDS.**

Now you have the opportunity to take advantage of our WGE Platinum Rewards Visa program. You'll enjoy all the benefits of a Visa Platinum card, plus you will get Rewards Bonus Points with every purchase. With a rate as low as 9.9% APR, you will earn one Bonus Point for each dollar you spend on purchases (\$1 = 1 point). The more you purchase, the more quickly you will accumulate Bonus Points. There is no limit to the total number of Bonus Points you can accumulate and there is no annual fee.

Redeem Reward Bonus Points for:

- Merchandise
- Travel
- Event Tickets
- Activities
- Gift Cards

Select from a wide variety of name brand electronics, appliances, sports equipment, and other merchandise.

Browse the categories of rewards at www.selectyourrewards.com/memberchoicerewards to discover the options available. Travel, entertainment, adventure, and merchandise are just a few of the categories you may gain access to when you use your WGE Visa Platinum Rewards card. To apply, simply go to www.wge.org or stop by any WGE branch to complete an application – that's it! You'll get your card and within a week you will be mailed your PIN. Once activated, you can begin accumulating points. Use your WGE Visa Platinum Rewards card anywhere Visa is accepted. For more information, call our WGE



Call Center at 765-289-2148, or go online at www.wge.org. WGE Visa Platinum Rewards card has what you need to be rewarded for the purchases you make.

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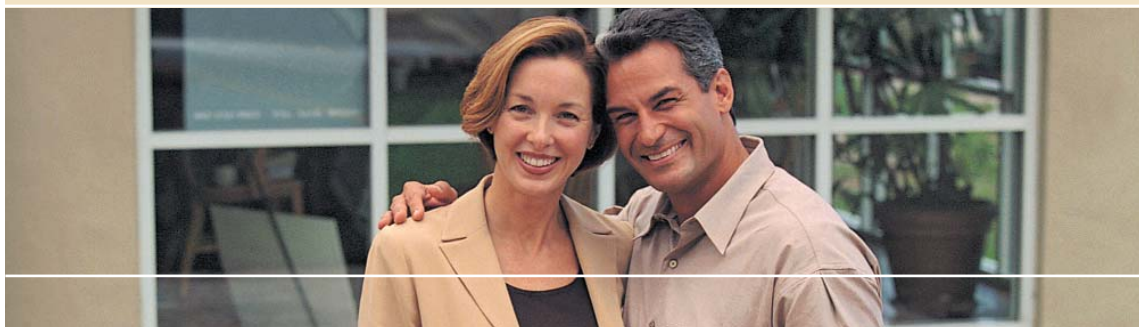
EXPECT MORE

WGE to offer new value-added services to its arsenal of outstanding services.

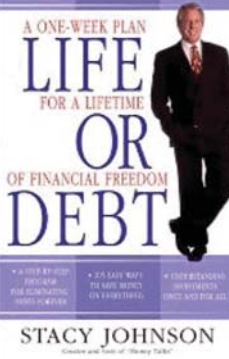
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REWARDS AND VALUE

Rewards-linked checking products coming in 2010.



Saving Money with Stacy Johnson



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

As WGE continues its commitment to provide financial information, ideas, and answers to its members—in addition to products, services, and programs required to be your primary financial services provider—Stacy Johnson's daily tips, books, Webinars, and other financial-help sources are available to any WGE customer or business client.

Simply go online to www.wge.org and sign up for his free daily newsletter. Our Web site is linked to his Web site. There you can see all the financial tools he offers.



Here are three of Stacy's tips to get you started and keep you going. The first tip may not be easy, but it is simple:

- Drive that car longer. Every month you keep that fully-paid-for ride saves the payments you'd be paying on a new car. If that's \$500 bucks a month, that's six grand a year.
- Always buy what you can afford: total car expenses, including gas, insurance, and maintenance should be below 20% of your take-home pay.
- Reassess your insurance needs. Consumer Reports recommends dropping coverage if the annual auto insurance premiums are 10% or more of the book value of your car.

Expect More - Value Added Services

COMING IN 2010, NOT ONLY IS WGE INTRODUCING A SERIES OF NEW PRODUCTS AND SERVICES, AS WELL AS POINTS DRIVEN AND REWARD INCENTIVES PROGRAMS, WE'RE UPPING THE FORMULA FOR TRUE CUSTOMER SATISFACTION AND SERVICING. WE HAVE CONSTRUCTED A HOST OF SERVICES THAT ARE SHAPED FOR INDIVIDUALS WHO NEED ASSISTANCE IN BETTER MONEY MANAGEMENT.

With the WGE Money Management Program (MMP), the focus is on providing the human touch—professionals with product knowledge—and balancing that with modern banking technologies. The key is empowering business people to select the relationship and financial resources that best addresses their financial concerns and dreams. This means MMP can help you identify and address everything from daily and monthly cash-flow account management to more complex investment and savings strategies, allowing you to build a customized financial plan.



With this support of our ever expanding lines of financial products and services, you will increase the likelihood of generating more income, uncover new ways of saving money, and create better ways of dealing with the financial pressures of everyday life. More help, more success, better peace of mind!

COMING SOON Business Deposits Commercial Lending

The year 2010 is beginning to look like a new beginning for WGE. Last year, WGE began the process of expanding its service to the local business community with credit and deposit products that would help small- and medium-size businesses grow, and not-for-profits thrive. WGE's history of serving Muncie and Delaware County residents provides the foundation of servicing the local business market in the same manner. With loans and business checking, savings, Visa, and debit products designed and priced to address home businesses, small- and medium-size business owners, and managers, WGE's new Commercial Lending and Business Deposit Unit will offer new options to the local economy.



GETTING MORE!

On the consumer/retail side, customers will welcome the following:

Account Servicing

- Problem Resolution and Account Efficiency Review
- Account Maintenance
- Account Transfers (internal sources)
- Automatic Withdrawal Coordination – Bill Pay

Relationship Management

- New Account Set-Up and Online Access Activation
- Account Transfers (external sources) – "Switch" Authorization
- Automatic Withdrawal Coordination
- Direct Deposit Set-Up
- Loan Auto Pay Set-Up

Financial Information Exchange

- In-Person Customer Assistance
 - Free Personal Financial Assessment
 - Free Personal Financial Review
- Online Personal Customer Assistance
 - Budgeting and Debt Management
 - Financial Calculators
 - Free Credit Reports
 - Information Library
 - Financial Worksheet
 - Financial Tips/Articles/Webinars

IN 2010, MEMBERS WILL BE OFFERED NEW CHECKING PRODUCTS WITH REWARDS AND BENEFITS

REWARDS AND VALUE

In 2010, WGE will begin introducing a series of new rewards-linked checking products, new bundled products, and a variety of new rewards programs. All are designed to create added member benefits.

In the area of checking, WGE will expand its current checking line to address lifestyle and life-stage needs, including electronic-driven checking, senior-living checking, investment-type checking, and more. Each new and existing checking account will include a rewards program and added member benefits

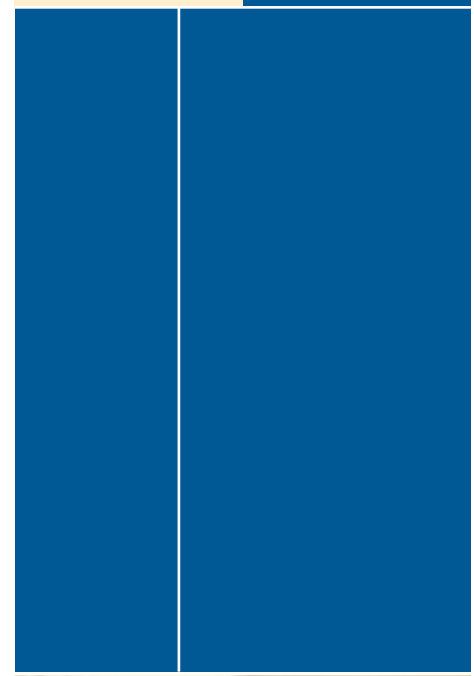
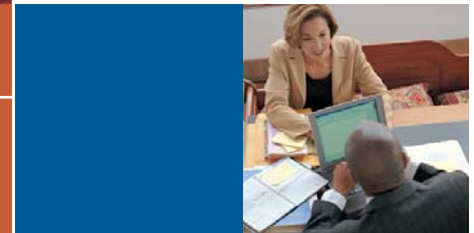
features. In addition, we are developing special marketing programs that bundle products and services to address specific lifestyle and life-stage needs. Programs will be designed to help members select a single source for personal financial services management.

With WGE as the primary source for all of your financial services, you can take advantage of many kinds of rewards. WGE means rewards!

MORE MORTGAGE PRODUCTS ON THE WAY

To expand our mortgage product line and become your source for home financing, WGE is in the process of developing and providing more products—offering you more options!

If you need purchase money, are considering an adjustable rate mortgage, are a first-time home buyer, want to refinance, are looking into debt consolidation, are interested in a reverse mortgage—whatever your mortgage needs—in 2010, WGE will be increasing its mortgage-line in order to provide a complete solution for you and your family. With WGE Home Mortgages, you will be able to select a personal real estate financial plan that will help you manage your money in the most efficient and timely manner possible. Think mortgages... think WGE!



TIPS TO LOWER RENT

1. Know the market. If there's a less expensive place nearby, ask the landlord to meet or beat the price.
2. Know what you want. A month free. Lower rent in exchange for signing a two-year lease. A two bedroom for a one-bedroom price. Be creative.
3. Prove that you're the world's greatest tenant. What does that look like to a landlord?
4. Suggest a two-year lease. If you don't mind staying put that long, some landlords will give you a significant break in your rent price if you'll commit to it for two years instead of the standard one year.