

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

- 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

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

WGE

FEDERAL CREDIT UNION

You've Got Connections!

THE FINANCIAL

YOUR FINANCIAL
SOURCE TO BETTER
MANAGE YOUR MONEY

BRIEF

OCTOBER 2010

PRIVACY NOTICE TO OUR MEMBERS

WGE Federal Credit Union is owned by its members and run by a Board of Directors you elect. You can be confident that your financial privacy is a top priority of this credit union.

We are required by law to give you this privacy notice to explain how we collect, use, and safeguard your personal financial information. If you have any questions, please contact a Member Service Representative at any branch. We are committed to providing you with competitive products and services to meet your financial needs. This necessitates the sharing of information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either services to us or additional financial products for you to consider. Under these arrangements, we may disclose all of the information we collect, as described below, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements. To

protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide them to other third parties. If you need further information regarding this Privacy Notice, please feel free to contact us.

Information we collect and disclose about you:

We collect and may disclose nonpublic personal information about you from the following sources:

- Information we receive from you on membership and loan applications and other forms.
- Information about your transactions with others or us.
- Information we receive from a consumer-reporting agency.
- Information obtained when verifying the information you provide on an application or other form; such as from your current or past employers or from other institutions where you conduct financial transactions.

Reaching Your Financial Goals

As a valued member of WGE, we are providing you with free access to money management and financial education services through Accel Members Financial Counseling.

With Accel, you'll enjoy unlimited access to financial counselors without paying anything - it's free!

You can receive assistance with:

- Personal and family budgeting
- Understanding your credit report and how to improve your score
- Money management
- Debt repayment
- Avoiding bankruptcy, foreclosure and repossession

Accel can give personalized answers to your individual needs. To speak to an Accel financial counselor, call toll-free 1-877-33ACCEL. Counselors are available Monday through Thursday 8 a.m. to 10 p.m. EST, Friday 8 a.m. to 7 p.m., and Saturday 9 a.m. to 1 p.m.



Contents of safe deposit boxes are not insured against loss.
NOTICE: WGE is not responsible for typographical or printing errors. All rates and terms subject to change without prior notification.

Wealth Management Solution Now Available!

WGE now offers wealth management services as it relates to investment and insurance financial products and services for both personal and business needs. WGE has retained the relationship of WestPoint Financial Group of Indianapolis to provide Muncie-based members with a resource and financial options.

You can now gain access to additional savings products that will aid you in managing your financial goals. More importantly, you will also be able to leverage additional relationship of personal interaction of a registered investment advisor to facilitate the products you need and provide you on-going transactional services. Plus you have a person that can offer you a real financial plan.

With each person or business that could benefit from these products and services, you would be entitled to a free one hour financial review. The results of that assessment could lead to a financial plan which at that point, would become fee-based (pricing based on assets size and income levels).

The new/additional products and services now available are as follows.

Wealth Accumulation & Investment Planning for Consumer & Business

- Annuities
- Mutual Funds
- Asset Management Programs
- Stocks
- Bonds
- Alternative Investments

Wealth Protection & Insurance Planning for Consumer & Business

- Life Insurance:
 - Term, Whole, Variable, Universal
- Disability Income Insurance
- Long Term Care Insurance

Retirement Planning for Consumer & Business

- Roth IRA's, Traditional IRAs, SEPs
- Retirement Plan Rollovers
- Profit Sharing Plans
- 401(K) Plans
- Supplement Executive Retirement Plans
- Pension Strategies

Education Funding

- 529 Plans
- UGMA/UTMA (Custodial Accounts)

Business Planning

- Succession Planning
- Key Employee Retention
- Employee Benefits
- Employer-Sponsored Retirement Plans
- Business Overhead Expense

- Buy-Sell Strategies
- Non-Qualified Executive Fringe Benefits
- Executive Bonus Plans
- Deferred Compensation Funding
- Split Dollar Insurance

Comprehensive or Focused Financial Planning in the following areas:

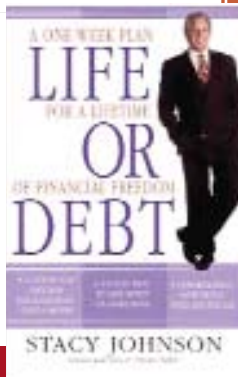
- Financial Position
- Investment Planning
- Tax Reduction Strategy
- Protection Planning
- Retirement Planning
- Education Planning
- Estate Planning

Estate Planning

- Liquidity to help pay Estate Taxes
- Protect Estate for Future Generations
- Assure Proper Asset Distribution
- Tax Reduction Strategies
- Charitable Giving Strategies

Florence Brown is a registered representative of and offers securities, investment advisory, and financial planning services through MML Investors Services, Inc. Securities, investment-advisory, and financial-planning services offered through MML Investors Services, Inc. Member FIPC. 900 E. 96th St., Ste 300, Indianapolis, IN. Phone (317) 469-9999. Insurance offered through Massachusetts Mutual Life Insurance Company (MassMutual), and other fine companies.
• NOT A CREDIT UNION DEPOSIT OR OBLIGATION.
• NOT NCUA INSURED.
• NOT GUARANTEED BY ANY GOVERNMENT AGENCY.
• NOT GUARANTEED BY ANY CREDIT UNION.
• MAY GO DOWN IN VALUE.

Saving Money with Stacy Johnson



HOLIDAY TIPPING: HOW MUCH?

There are so many people who take care of us year-round, it's hard to know who to tip and how much you should give during the holidays. Fortunately, Emily Post makes it easy. Unfortunately, she must think we're made of money! The big things to keep in mind...

- How is the quality and frequency of the service you receive?
- Your relationship with the service provider.
- How long have you been receiving service from this person?

But remember; always stay within your budget. You should never feel obligated to tip out more than you feel comfortable spending. Something homemade can be just as nice. A card works, too.

Emily Post has many suggestions, such as for your babysitter, one night's pay and a gift from the children. And, for your barber, the cost of one haircut or a gift is appropriate. To find the Emily Post list of holiday tipping, go to <http://www.emilypost.com/out-and-about/tipping/92-holiday-tipping-is-really-holiday-thanking>.

Final thoughts: First, offer gratuities for exceptional service, not out of obligation.

Second, manners maven Emily Post was a very rich woman. Practically nobody lives at the level of luxury that would allow giving that much money to the many people listed in her table. So if you find yourself overwhelmed by the sheer number and amount of gifts you're "supposed" to give, here's a suggestion: ignore this table entirely. There are lots of ways we make each other feel appreciated and most don't involve money at all.

Here at Money Talks News, we get plenty of notes from readers that tell us how much our advice is appreciated and how much it matters. Think we'd swap a single one of those notes for cash? Not a chance. So if you're short on cash this holiday season, remember that life is about making people smile, not making them rich. And making people smile with a simple acknowledgment and/or a hug doesn't cost a dime.

WGE OFFERS INSTANT-ISSUE VISA®

The instant-issue Visa® debit card is being piloted at the Bethel Branch; however, the other branches offer next business day service, or members may pick up their Visa® cards at Bethel the same day.

"Exploring convenient ways to streamline our services to members is one of our top priorities," said Jackie Kennedy, Electronic Services Manager. "Our members have demonstrated great interest in any service that makes their lives easier, whether it's by giving them a debit card the minute they open their account, or speeding up the time it takes to pay a bill. Our goal is to continue to innovate and provide them with proven tools to make their lives more convenient."

The instant-issue Visa® debit card provides several benefits to the member. Before instant issuance, you had to wait several days to receive your Visa® card after opening an account or ordering a replacement card. Now, you can have your card within minutes at the Bethel Branch or the next business day at Broadway or Madison branches. There is no cost for a new card on a new account, and the replacement cost on an existing account is just \$10.00 per card compared to \$5.00 per card for the regular 10 to 14 day waiting period on a replacement card. When paired with the WGePIN Select, your instant-issue Visa® debit card is secure by selecting a PIN before you leave the branch.



WILL YOU BE PREPARED IF THE WORST SHOULD HAPPEN TO YOU OR A LOVED ONE?

LONG-TERM CARE

Credit union members are smart. They recognize the need for insurance—auto, home, life, etc.—but there's one that often gets overlooked: long-term care. And while many members are well on their way to building a comfortable retirement nest egg, most have no idea just how fast it can disappear if the worst happens.

The need is real—and growing.

"29.5% of people under age 65 currently receive home care. And for adults over age 65 the number goes as high as 70.5%."

Source: *The Sourcebook for Long-Term Care Insurance Information, 2007*

When members are introduced to the facts surrounding long-term care, two things typically happen. First comes "shock"—few members understand just how expensive such care is. Then come the questions, "How much do I need?" "How expensive is it?" and most importantly, "How can I get it now?"

With CUNA Mutual's Long-Term Care Insurance Program, your credit union can immediately ease their first concern while answering their questions quickly with a insurance program that's designed to be flexible, affordable, and comprehensive.

If Medicare and Medicaid pay for long-term care, why would anyone need long-term care insurance? The answer is complicated, but important to under-

stand. It's true that Medicare and Medicaid may cover long-term care expenses, but with several big caveats:

Coverage Limitations

Both Medicare and Medicaid cover only a part of total long-term care needs, and only if you qualify.

Qualification Obstacles

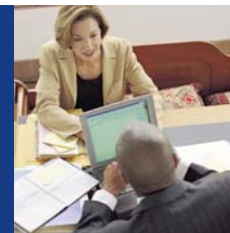
Medicaid is available only to people who have a very small amount of assets. The fact is, many of you may not qualify.

Limited Choice of Services/Facilities

While Medicare could also provide for long-term care services, it is limited to a specified list of designated Skilled Care Facilities. A top concern of CUNA Mutual is protecting assets before, during, and after retirement. Long-term care insurance can do just that by guarding against unexpected long-term medical expenses not covered by other programs. With long-term care coverage, you can rest assured that they will get the expert care they need and want while helping to not burden their family members. In addition, with optional spousal coverage, long-term care insurance allows members to keep working, with the peace-of-mind that their spouse is also eligible for coverage, and that this coverage is helping to protect their hard-earned assets. *This insurance is not a deposit and is not federally insured or guaranteed by WGE Federal Credit Union.*



ASK THE EXPERT



Estep * Doctor & Company

Can I deduct the costs incurred doing charitable work?

If in connection with the volunteer work you incur out-of-pocket expenses, you may be entitled to deduct some of those expenses.

Qualifying expenses: *If the amounts that you pay for supplies used are not reimbursed by the charity, generally you may deduct these expenses as contributions to the charity.*

Special mileage rate: *If you drive your own vehicle to do charitable work, you can use a special IRS mileage rate to calculate charitable contribution deductions involving use of your car. This special rate for 2010 is 14 cents per mile, which is statutorily set.*

Keep receipts: *If you take a deduction for out-of-pocket expenses you incurred incident to your performance of services for a charity, it is important to have receipts to document expenses. It is also a good idea to get a written acknowledgement from the charity for the services you provide.*

You should consult with a tax professional on questions relating to your personal situation. Also see our newsletter located on our Website at www.edcpa.com.

COMING SOON TO A COMPUTER NEAR YOU

WGE Web site to offer blogging



The WGE Web site is here, full of new enhancements to assist you in managing your money. The site has been built to help you better isolate on products, services, on-line account access, information and financial tools to help in your day-to-day life, as well as your future. The goal of this site is to offer you a place where you are empowered to take control over your finances though the use of this site as a resource center – increasing the power of your relationship with WGE in making us your primary source for financial services.

You'll also have a portal or web link to the WGE Blog, where you can gain additional insights to the goings-on with the credit union and the continued commitment to be here today and in the future to serve you. You may go online and take a self-running tutorial at www.wge/tutorial and learn more about navigating this new site.

'Tis the Saving Season
Apply for a holiday loan today!

Deliver holiday smiles! Your holiday budget will stretch a little farther with rates as low as 7.4% APR* for 12 months or as low as 8.4% APR* for 24 months on a Holiday Loan from WGE Federal Credit Union! Borrow as little as \$500 or as much as \$5,000. For your added convenience, the funds will be directly deposited into your account and a loan officer will set

you up with hassle-free and worry-free automatic payments. Apply online or stop by any branch.

as low as
7.4% APR*
for 12 months*

**Holiday Loans are available November 1, 2010 through January 31, 2011. Rates stated are dependent on credit score. Normal lending and membership qualifications apply.*

THREE TIPS FOR SOCIAL MEDIA MANAGEMENT

- 1. Play Where Your Friends Play.** Ask around. You'll find out quickly where your friends are. Prioritize based on which networks can show you the biggest impact and develop content and participation there.
- 2. Do What You're Comfortable With.** No matter how hard you try, you may just not "get" Twitter. That's okay. If Facebook is more native to you, then focus your efforts there.
- 3. Find Tools To Help.** There are a number of social tools that can help you communicate across several networks. So start Googling! Or, ask someone to help you. I bet your son or daughter can teach you a thing or two about social networking. Don't be afraid; it's a great resource to keep in touch with family and friends.