

SHARE NOTES

A Publication For Members Of Wheatland Federal Credit Union

WINTER/SPRING 2010

Annual Meeting Notice



Wheatland FCU will be holding its 74th Annual Meeting in April from 5:30pm to 7:00pm. The meeting will be held at the Wheatland FCU Café at Hempfield High School. Light refreshments will be available. Please contact Wheatland FCU if you will be attending. The date will be posted online and in our offices on March 1st.

A Heartfelt Thanks

Wheatland FCU would like to thank all our members who helped us collect items for The Food Bank and Toys for Tots. Our successful drives helped us to donate to those in need during the holiday season.

Election Ballots for Board of Directors

The nominating committee has made the following nominations for Wheatland FCU's Board of Directors for 2010:

- **Ray Wenger** - Ray has been a member of Wheatland FCU since 1982. Ray currently serves as Chairman of the Board.
- **Philip Hammond** - Phil has been a member of Wheatland FCU since 1972. Phil currently serves as Vice Chairman.
- **Dennis Roberts** - Dennis has been a member of Wheatland FCU since 1972. Dennis currently serves as Secretary.

Nominations for Wheatland FCU Board of Directors for 2010 may also be made by petition. Nominees must be current members in good standing of Wheatland FCU. All petitions must be signed by a minimum of 1% of the membership (110 primary members). Included with the petition must be a statement for qualifications and brief biographical data. Nominations must be filed by March 1st, 2010 and will not be accepted from the floor at the Annual Meeting. Please file all nominations by mailing petitions to:

Nominating Committee Chairman
c/o Wheatland Federal Credit Union, 611 Centerville Rd., Lancaster, PA 17601

No Matter Where You Are, You're Always Near Wheatland FCU!

Wheatland FCU is a CU Service Center. As a credit union member, if you are out of the area traveling or have moved to another location, you can still conduct your personal banking through the Credit Union. Also referred to as Shared Branching, CU Service Centers exist for the convenience of credit union members. Simply visit another CU Service Center (visit www.cuservicecenter.com for local and nationwide listings) to make deposits, withdrawals, transfers, and more. All you'll need to conduct transactions is your picture ID and member account number.



Members of other credit unions within our network are invited to conduct their financial transactions through Wheatland FCU as well. Again, be sure to have your picture ID and member number with you.

CU Service Center is just another way to experience the credit union difference. Give us a call for more information.

Wheatland
FEDERAL CREDIT UNION

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2010 Holiday Closings

The Credit Union will be closed to observe the following holidays:

NEW YEARS DAY

January 1, 2010

MARTIN LUTHER KING DAY

January 18, 2010

PRESIDENTS' DAY

February 15, 2010

MEMORIAL DAY

May 31, 2010

INDEPENDENCE DAY

July 4, 2010

LABOR DAY

September 6, 2010

COLUMBUS DAY

October 11, 2010

VETERANS' DAY

November 11, 2010

THANKSGIVING DAY

November 25, 2010

Saturday Closings

Due to our holiday schedule, Wheatland FCU will also be closed on the following Saturdays:

1/2/2010

1/16/2010

5/29/2010

7/3/2010

9/4/2010

12/25/2010

Escheat Notice

If you haven't touched your Share Savings Account or Draft Account in a while, chances are your account is inactive or dormant! Financial institutions are required to escheat, or send the "unclaimed" funds to the state, if there is no activity after a period of 3-5 years.

Wheatland FCU will be assessing a \$50.00 fee to dormant accounts. We will send three notices to members informing them of their inactive accounts before assessing the fee and sending the money to the state. Accounts with less than \$50.00 in the dormant account will have all funds removed.

Not sure if your account is dormant? Contact us today.



Online Bill Payer Now Available!

Members can now sign themselves up for our Online Bill Payer. This FREE service allows you to make electronic payments on bills such as car insurance, electric, water, and more! Sign up on PCU Home Banking by clicking "Bills." PCU Home Banking will redirect you to another site to complete the sign-up process. Please remember that you MUST have a checking account with Wheatland FCU to use the FREE Online Bill Payer.

If you have any questions concerning Online Bill Payer, please call 717-898-7673.

2010 IRA Contribution Reminder

Just a reminder that those with Traditional IRAs can make contributions to their IRAs until April 15th, 2010, and those contributions may be tax deductible for 2009. Contribution limits are up to \$5000 if you are under age 50, and up to \$6000 if you are age 50 and older. For those who don't have an IRA yet, now is a great time to open one and get that tax deduction for 2009. Please call or stop in for more information.



Now Offering E-Deposits

Mail "PTM"
payments to:

Wheatland FCU
555 Greenfield Road
Suite 111
Lancaster, PA 17601

Qualifying Wheatland FCU members will now be able to deposit their cash or checks through the ease of our new home-banking site. E-Deposits, or "Promise to Mail" (PTM), allows you to make a deposit, and your account will be credited right away. Afterwards, all you'll have to do is mail in the actual deposit and mark on the envelope the PTM serial number.

Not all members can be set up for this new feature right away. If you would like to know whether you qualify for E-Deposits, give us a call.

E-Deposits - just another way Wheatland FCU makes your personal banking faster and easier!

J. Frank Remley Scholarship

As part of the universal credit union philosophy “people helping people,” Wheatland Federal Credit Union is dedicated to financial education, especially for young people. The J. Frank Remley scholarship is just one of the programs designed to educate young members. Applicants must complete an essay on a credit union topic and supply a biography about themselves. This \$1,000 scholarship will be awarded to a deserving student with a GPA of 3.0 or higher. Applicant must be accepted at a college, university, business or technical school and be enrolled as a full time undergraduate student majoring in business education, accounting, business administration or business management.

Scholarship Requirements

Candidates for the J. Frank Remley Scholarship are required to meet the following criteria:

- Must be a member in good standing with the Credit Union and have his/her own account number under his/her own Social Security Number.
- Must submit a typed essay of at least 400 words entitled “Why My Account at Wheatland FCU is Important to Me” and attach it to the application. Applicant’s name should not appear on the essay; form will be coded for judging.
- Must demonstrate a mature and respectful attitude toward peers and teachers.
- Has demonstrated a willingness to be of service to the community.
- Must submit two character references who will explain why the applicant would be a good candidate for this scholarship.
- Must submit a current certified transcript with authentic seal from your school.

Scholarship Conditions

Application packet (including all required materials in one envelope) must be received by March 12, 2010. Packets may either be hand delivered to any of our office locations or mailed to:

Wheatland Federal Credit Union
Attn: Scholarship Committee
611 Centerville Road • Lancaster, PA 17601

Scholarship winner will be notified by June 1, 2010. The check will be made payable to the accredited school and delivered by August 31, 2010. If for any reason the winner of this scholarship fails to enroll or drops out within eight weeks, the award will be forfeited.



Funds Availability Policy

Change In Terms

Due to the Federal Reserve Board’s restructuring of its check processing operations, there are some changes to Wheatland’s Funds Availability Policy:

Effective February 26, 2010, any check written on a financial institution within the United States will be considered “local” when being presented for deposit or cashing. Depending on the type of check you present, your funds may be available on the second business day after you make the deposit. If we need to delay your ability to withdraw funds, in accordance with Regulation CC, they will be available on the 7th business day after the day of deposit. Some cases where this delay could be in effect include:

- deposits being made into new accounts
- deposits in amounts of over \$5000.00
- we have reason to believe a check you’re depositing won’t be paid
- you have overdrawn your account repeatedly in the last six months.

Please contact WFCU for further information.

New Benefit for Members

Accidental Death and Dismemberment

We are pleased to offer all our members Accidental Death and Dismemberment benefits, FREE of charge! Just return the card you receive in the mail or sign up at www.aillife.com/benefits/SGL8G to be eligible for \$3,000 in coverage, per member. We’ve partnered with American Income Life Insurance Company to extend this benefit to you. Check your mailbox for more information, or call an AIL Representative at 1-800-495-1213.

2009 Tax-Filing Tips

It will soon be that time of the year again! A.L.M. Tax Service, a tax preparation business owned and operated by A. Lucille Meissner, a member of Wheatland FCU, offers a 10% discount to members of the Credit Union. Give her a call today at 898-3278 for help with your tax preparation.

Important Document Checklist

Below is a checklist to help you start collecting necessary information for your tax appointment. Additional information may be needed.

- W-2 Forms from each employer
- Interest and dividend income 1099 Forms
- 1099-R Forms for pension income or distributions from retirement plans
- 1099 from Social Security (if you are receiving benefits)
- 1099-Misc received for payments to you for rent, non-employee compensation or other income
- 1099 for unemployment, state and local tax refunds
- 1099-B for sale of securities and the cost basis and dates bought of the securities sold. This information may be on your brokerage statement.
- Alimony received/paid including social security number of recipient
- Gambling winnings and lottery proceeds
- Social security numbers for each dependent

Deductions and Credits

- Out-of-pocket medical and dental expenses plus after tax health insurance premiums in 2009, if greater than 7.5% of your income.
- Real estate taxes paid in 2009
- Form 1098 for mortgage and home equity loan interest
- Summary of charitable donations, including cash, checks, and items given
- Expenses related to work such as union dues, tools, special work clothes, and receipts for travel and entertainment while on business
- Log of mileage for business, medical, or charity use of automobile
- Child-care expenses and the provider information
- Form 1098 showing tuition for you or dependents and interest on education loans
- Information on IRA contributions made for 2009
- Contributions to a 529 educational plan.
- State and local taxes paid when 2008 taxes were filed
- Energy credit for qualifying vehicles, solar, and other energy upgrades that qualify.

HOURS & LOCATIONS

Main Office:

611 Centerville Road
Lancaster, PA 17601
Phone: (717) 898-7673
Fax: (717) 898-9658

Greenfield Branch:

555 Greenfield Road, Suite 111
Lancaster, PA 17601
Phone: (717) 393-0759
Fax: (717) 393-9384

Elizabethtown Branch:

10 Schwanger Road
Elizabethtown, PA 17022
Phone: (717) 361-1066

Hours:

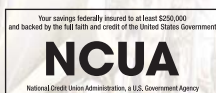
Monday 9:00 a.m. to 5:00 p.m.
Tuesday 9:00 a.m. to 4:00 p.m.
Wednesday 10:00 a.m. to 3:00 p.m.
Thursday 8:30 a.m. to 5:00 p.m.
Friday 9:00 a.m. to 6:00 p.m.
Saturday 9:00 a.m. to 12:00 p.m. (Centerville Branch)

Website:

www.wheatlandcu.com

TTS: 898-9497

Free 24-Hour Audio Response System



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US POSTAGE
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GRAND RAPIDS, MI
PERMIT 1

Wheatland
FEDERAL CREDIT UNION
611 Centerville Road
Lancaster, PA 17601