

MARCH 2010 IMPORTANT INFORMATION

Call Center

**·307-638-4200 ·307-234-2373
·800-442-2392**

www.WyHy.org

Learn more about all the products and services you are entitled to as a WyHy Member by visiting us on the web, calling or visiting the branch.

WyHy Lending Frenzy

**We have over \$55 million to lend. Auto Loans as low as 4.90%.
Help us spend it! Call us today!**

Join us on Facebook and Twitter – we will award prizes periodically and announce great saving opportunities!

❖ Events

The Cheyenne and Casper Service Centers will be closed in observance of the following holidays:

Memorial Day – Monday, May 31, 2010

Please mark your calendar and plan on joining WyHy for the following events:

Document Destruction Day (Cheyenne and Casper locations) – April 24, 2010: 9am – 12pm (Cheyenne) 10am – 12pm (Casper).

Bring your unwanted personal documents to shred at WyHy and help protect yourself from identity theft. Please limit to 4 copy paper sized boxes.

National Credit Union YOUTH Week (Cheyenne and Casper locations) – April 18 - 24, 2010

Celebrate the week with special events for our youth members to develop and maintain good financial habits. Go to the WyHy website for the calendar of events.

Spring Sporting Event (Cheyenne and Casper locations) – April 30, 2010: 10 am – 3:00 pm

Join us for FREE lunch from 11am to 2pm, special promotions and displays from our local dealerships.

Member Appreciation Day Cheyenne location – June 30, 2010 Casper location – July 30, 2010

Join us as WyHy shows our appreciation for you, our Members. FREE lunch provided.


❖ Convenience

Convenience has never been so easy! No matter where the road takes you, WyHy has a branch or ATM close to you:

Fee Free ATMs

WyHy Members have access to 28,000 fee free ATM's. Look for the CO-OP logo  or locate an ATM at www.wyhy.org.

Shared Branching

WyHy Members have access to over 3,900 credit union branches nationwide, with shared branching. Look for the Shared-Branch logo  or locate a shared branch at www.wyhy.org.

❖ SmartPoints

WyHy is the only financial institution in Wyoming to offer a rewards program that can be redeemed for lower rates on certain loans, higher rates on Certificates of Deposit and to refund various service fees. To learn more you can visit us online at www.WyHy.org, or call a Financial Service Consultant at 1-800-442-2392. You can check your SmartPoints balance on the homepage of online banking, your statement and/or transaction receipt. **Subject to change and/or terminate at WyHy's discretion at anytime. Certain restrictions apply.**

❖ New Products, Features & Upgrades:

Auto/Home Insurance & Life Insurance through CUNA MEMBERConnect

Through MEMBERS® Auto and Homeowners program and MEMBERS Financial Network, members will benefit by purchasing insurance products in the convenience of their own home. The MEMBERS® Auto and Homeowners program offers members a broad range of individual property and casualty insurance products.

WyHy PayDay SmartLoan

This new product offers you, our member an alternative to high-priced, high interest payday loans and pay day lenders. We are your road to recovery.

❖ News & Alerts

Funds Availability/Regulation CC

Determining the Availability of a Deposit:

Our policy is to make certain deposited items available on the same day of deposit. Some of these items include: Cash, Treasury Checks, US Postal Money Orders, WyHy FCU Official Checks, State and Local Government Checks, Cashier's Checks, Certified Checks, and Teller's Checks. Other items may be placed on hold as determined by the routing number on the check. Regardless of the hold, the first \$100 of that item will be available to you on the day of deposit. If depositing at the Credit Union, 5:30 pm is the deadline for all deposits to receive same-day funds. Making deposits after 5:30 pm or through another means (i.e. ATM deposit, shared branching, etc.) the day the funds are available may vary.

Exceptions to Standard Funds Availability:

In certain circumstances, as allowed by federal regulation, the Credit Union may extend the days funds are placed on hold. These circumstances may include: large deposits (checks totaling \$5,000 or more deposited on any one day), re-deposited checks, accounts with repeated overdrafts, deposits with reasonable cause to doubt collectability (all deposits including next-day available), or if the Credit Union is effected by emergency conditions (i.e. computer issues or conditions outside of the control of the Credit Union.)

Deposits at Automated Teller Machines (ATMs):

For funds deposited before 3pm on a business day that the Credit Union is open, check holds automatically apply. The first \$100 shall be available for all of those deposits. For deposits made after 3pm on a Credit Union business day, funds availability may vary.

Special Rules for New Accounts:

During the first 30 calendars days after you have opened your account, special rules apply due to your new account status. Deposits made to your account during this time frame will be available at the discretion of the Credit Union depending on the type of item being deposited.

For further details surrounding funds availability, please contact a Credit Union representative at 800-442-2392 or 307-638-4200 or 307-234-2373.

Supervisory Committee

If you have any unresolved errors or problems on any statement of account you have received, please contact us in writing at:

**WyHy Supervisory Committee
P.O. Box 2344
Cheyenne, WY 82003-2344**

Or by email, please be sure you do not attach your Social Security Number or Account Number to any email to ensure your personal account information is protected:

supervisorycommittee@WyHy.org