

SPOKE

Newsletter



SUMMER 2016

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FOR A LIMITED TIME, OPEN A BREAKAWAY OR TANDEM CHECKING ACCOUNT WITH DIRECT DEPOSIT AND GET \$75!*

BETTER THAN FREE CHECKING

If you're looking for a checking account that's better than free, Woodstone has two of them, both offering rewards, Tandem Checking and Breakaway Checking.

Tandem Checking and Breakaway Checking both come with no monthly fees, no minimum balance requirements, and no strings attached. **And, for a limited time, you get \$75 free when you open either a Breakaway or Tandem Checking account.**

So which checking account is right for you?

Choose Breakaway Checking if you want a checking account that offers up to \$20 per month in cash rewards just for using your debit card.

When you sign up for eStatements and make at least 15 debit card purchases and one direct deposit/ACH transaction each month, Woodstone will give you 2% cash back on all debit card purchases up to \$500 as well as \$10 per month in ATM surcharge fee refunds. That's a combined value of as much as \$20 a month, or \$240 annually.

So if you use your debit card for most purchases, it's time to break away!

Breakaway Checking: To qualify for rewards, account must receive statements transmitted electronically and have a minimum of 15 VISA debit purchases and one direct deposit or automatic debit post and clear during the qualification cycle. Qualification cycle is each calendar month. Debit rewards up to \$10 per month and ATM fee refunds up to \$10 per month provided only if qualifications are met within the qualification cycle. Qualifying transactions must post and clear the account during the monthly qualification cycle, which is each calendar month. Transactions may take one or more business days from the transaction date to post and clear. Intra-bank transfers do not count as qualifying ACH transactions. Fees may reduce earnings.

Choose Tandem Checking if you want a checking account that pays a high interest rate (currently 2.00% APY) on balances up to \$10,000.

When you sign up for eStatements, make at least 12 debit card purchases and one direct deposit/ACH transaction each month, you'll earn 2.00% APY on your checking balance up to \$10,000 and get up to \$20 per month in ATM surcharge refunds.

And that's just the beginning. When you link your Tandem Checking account to a Tandem Savings account, your savings up to \$5,000 earn .50% APY!

So if you carry a larger checking account balance and would like to see it pay dividends for you, sign up for Tandem Checking today!

Tandem Checking: To qualify for rewards and ATM fee reimbursements, account must receive statements transmitted electronically and have a minimum of 12 VISA debit purchases and one direct deposit or automatic debit post and clear during the qualification cycle. Qualification cycle is each calendar month. Rate tiers are as follows: 2.00% APY dividend rate applies to balances of \$0.01 - \$10,000 and 0.10% APY dividend rate applies to balances over \$10,000 if qualifications are met during the monthly qualification cycle. Each rate will apply only to that portion of the account balance within each balance range. 0.05% dividend rate APY applies to all balances if monthly qualifications are not met. The advertised Tandem Checking APY is based on compounding dividends. The dividends earned in Tandem Checking are automatically transferred to Tandem Savings each statement cycle and do not compound. The actual dividends paid may be less than the advertised APY. Qualifying transactions must post and clear the account during the monthly qualification cycle. Transactions may take one or more business days from the transaction date to post and clear. Intra-bank transfers do not count as qualifying ACH transactions. Tandem Savings rate tiers are as follows: 0.50% APY dividend rate applies to balances of \$0.01 - \$5,000 and 0.10% APY dividend rate applies to balances over \$5,000 if qualifications are met during the monthly qualification cycle on Tandem Checking account. 0.05% APY dividend rate applies to all balances if monthly qualifications are not met on Tandem Checking account. Rates may change after the account is opened. Fees may reduce earnings.

*Offer good for new checking accounts only. Limit one \$75 bonus per member. Checking account must be in good standing and funded with an active direct deposit that is set up within 90 days of account opening. Offer good through September 30, 2016.