

Weyco Community Credit Union's 1st Quarter Newsletter January - March 2012



Visit Our New Office



Our Williamston Office is now open!
Hours of operation M - F 8:00am to 5:00pm

It is a full service facility conveniently located on Highway 64 business. You will receive the same convenient, courteous and efficient service you've received for 53 years.

Come On In! We'll be happy to see you!



Debit or Credit - What's the Difference?



Have you ever wondered why the store associate asks you "Debit or Credit?" when you make a purchase? The merchant is simply asking how you would like your transaction to be processed. No matter how you respond your purchase will be deducted from your CHECKING account.

DEBIT = If you say 'debit' your transaction will be processed through the ATM network. You must use your personal identification number [PIN] to complete this type of transaction. The transaction is processed immediately and the funds are removed from your checking account.

CREDIT = If you say 'credit' your transaction is processed through the VISA network. The merchant will have 72 business hours to complete your transaction and remove the funds from your account. The money is placed on hold in your account and reserved for that transaction.

How transactions are processed is a personal choice. But here's a little known fact:

When you choose "credit" it actually helps your credit union and other members of that credit union because VISA network transactions are more efficient and less costly than ATM transactions.



Staff Milestones

Judy S Smith 31 years
Wanda Pettiford 9 years
Steven D Hardison 7 years
Karen Rose 7 years

CONGRATULATIONS



Holiday Closings
Monday, January 2, 2012
for
New Year's Day



Visa Hotlines for Lost or Stolen Cards

Visa Debit Card - 1-800-554-8969
Visa Credit Card - 1-800-808-7230

Report Lost or Stolen Debit/ATM cards immediately



Your VISA card is now equipped with

Verified by VISA

This is a free service which gives you password protection when shopping on-line. To activate your Verified by VISA password simply shop at a participating online store.

You can find a list of participating merchants at:
www.visa.com/shopverified



Office Hours

Plymouth Main Office
8:30 am until 5:30 pm Monday through Friday
252-793-7000
1-866-811-4240 Toll Free

Vanceboro Branch Office
8:00 am until 5:00 pm Monday through Friday
252-633-7268
1-866-811-4227 Toll Free

Williamston Branch Office
8:00 am until 5:00 pm Monday through Friday
252-791-8001
1-866-811-4240 Toll Free



Locked Out of your VISA Online Account
Call 866-604-0380



**You REALLY need a
VISA DEBIT CARD**

