

Willow Tree Times

January 2011 Issue

1st Quarter

**Willow Island
Federal Credit
Union will be
CLOSED
Monday,
January 17th in
observance of
Martin Luther
King Day
AND
Monday
February 21st
for
President's
Day**



PUT A JINGLE IN YOUR POCKET IN JANUARY

Beginning January 3 thru January 31, 2011, we will be offering our **JANUARY JINGLE LOAN SPECIAL**. Borrow up to \$2500.00 at a rate as low as 7%, for 24 months. Your AVG monthly payment will be around \$112.00. Let us help you pay off those Christmas bills, or take a winter vacation. Call the credit union for more details. Certain lending restrictions apply. We operate business under the Fair Credit Opportunity Act.

Getting cabin fever?

Stop in and pick up some Super Saver Movie Tickets. Our Super Saver Tickets are \$6.50 each.



Congratulations to our last newsletter puzzle winner - JOHNNY GREGG!

Please complete the puzzle and return it to the credit union by Feb. 1

Good Luck!

Senior Citizens Awards:

\$25.00 gift certificates were issued to:

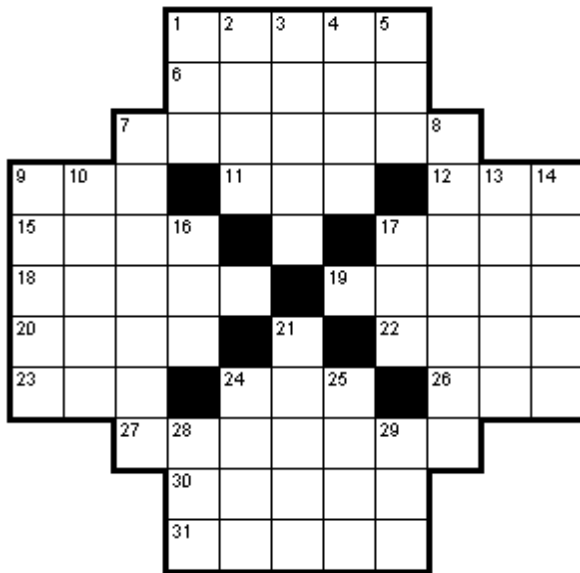
Bee Dalton

November Winner

Ressie Wells

December Winner

Congratulations to both of you!



Across

- 1. Twilled fabric (5)
- 6. Common (5)
- 7. Increase in volume (7)
- 9. Metal container (3)
- 11. Japanese currency (3)
- 12. Flightless bird (3)
- 15. Wealthy (4)
- 17. Conceited (4)
- 18. Flexible twig of a willow (5)
- 19. Number one (5)
- 20. Contract (4)
- 22. Opposed to (4)
- 23. Decimal base (3)
- 24. Colony insect (3)
- 26. Organ of sight (3)
- 27. Beer mug (7)
- 30. Stringed instrument (5)
- 31. Woolen fabric (5)

Down

- 1. Quantity of money (3)
- 2. Catch sight of (4)
- 3. Measuring stick (5)
- 4. Profit (4)
- 5. Fairy (3)
- 7. Very old (7)
- 8. Languished (7)
- 9. Small farm (British) (5)
- 10. Part of a church (5)
- 13. Hazy (5)
- 14. Undo (5)
- 16. Jinx (3)
- 17. By way of (3)
- 21. Leg joint (5)
- 24. Afresh (4)
- 25. Story (4)
- 28. Perform (3)
- 29. Pole (3)

PROJECT COATS

Willow Island Credit Union is a drop off point for Project Coats, an organization that collects used or new coats and disburses them to people in need of a coat during these cold winter months. If you have a coat you no longer wear, or want to donate a new coat, please drop them off and they will be a blessing to those in need. The coat barrel will be in our lobby until January 31, 2011. Thank you for your participation.



New Year Resolution

Please make it a part of your New Year's resolution to call the credit union and update all your account Information. This includes joint owners, beneficiaries, addresses, phone numbers, etc.

BROWN BAG LUNCH

We would like to thank everyone for their participation with our Brown Bag Lunch. Thanks to everyone we raised \$500.00. The proceeds went to the American Cancer Society. Watch for details on the next Brown Bag Lunch.



SKIP PAYMENT AVAILABLE

Did you know that if you have a loan with us, you have the option of skipping a monthly payment for a \$30.00 fee? Now may be a great time to take advantage of this service. Each loan is eligible for two skip pays. Call the credit union for more details.



DEBIT CARD FRAUD ON THE RISE

Please use your debit cards with extra precaution. DO NOT use your debit card online. Your card is linked directly to a checking account, there is potential vulnerability. If using online, consider installing and periodically updating virus and spyware protection. New number to call for debit card issues after hours 1-888-918-7893.