



# WPCCU FACT SHEET

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## **Water and Power Community Credit Union** *Powering your Future*

Water and Power Community Credit Union (WPCCU) offers a complete selection of high-quality products and services to its members. As a full-service community-based financial cooperative, Water and Power Community Credit Union embodies the spirit of “Powering Your Future” for all of its members. WPCCU’s deposits are backed by nearly seven decades of reliable solid reserves, and with federal deposit insurance by the National Credit Union Administration (NCUA), for up to \$100,000 per account, and \$250,000 per IRA.

### **In-Branch Services:**

WPCCU’s six branches serving different regions of Los Angeles County offer complete services to all members, including checking, savings, loans and cash, and are part of the shared branch network, which provides more than 200 additional service locations. In addition, each branch has an ATM for fast access. WPCCU is a member of the CO-OP, STAR and PLUS ATM networks, offering members access to their accounts from any of the 15,000 ATMs in those networks. Two of the branches, Sunset and Northridge, are shared branches, and three, Sun Valley, Westchester and Montebello are open Saturdays.

### **Checking:**

WPCCU’s members can use one of three levels of checking accounts. The credit union offers value-added features and fee-free checking to members, as well as quarterly dividends on the balance. All of the accounts provide the first order of checks without charge.

### **Consumer Loans:**

For educational, auto, personal, and secured loans, WPCCU’s consumer loan products meet almost every financial need of its members with varying dollar limits and terms. Members with less than sufficient credit histories can use share-secured loans, using their funds in WPCCU accounts as collateral. No matter the source or use of the loan, members can arrange automatic payment plans through payroll deductions or automatic transfers from their checking accounts.

### **Mortgage Loans:**

WPCCU helps members refinance existing loans or leverage their equity with a home equity line of credit or fixed-rate home equity loan, or fund the purchase of a new home, up to 100% of the value of the home. As a member-supported organization, WPCCU offers loans at competitive rates. In addition, WPCCU offers loan applications by phone, web or in person, and gives an answer within 24 hours in most cases. In addition, WPCCU’s Smart Home Buyer Service

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offered through HomeSold, offers members resources to shop for a home using the online Multiple Listing Service, mortgage calculator, and other tools.

**Auto Loans:**

WPCCU offers up to 100% financing (including license and tax) on automobiles, at low, competitive rates for new and used cars as well as refinancing of existing auto loans. Terms can extend up to 72 months, and pre-approval means car shoppers know exactly how much car they can afford, and then have financing arrangements in place before they step onto the lot. With Credit Union Direct Lending (CUDL), shoppers can arrange financing through WPCCU at any CUDL-associated dealership, in one easy step, or use one of our preferred partners, Autoland or Enterprise.

**Youth Savings Clubs:**

Two new youth savings programs, CU Succeed<sup>®</sup> for teens, 13 to 18 years of age, and Kirby Kangaroo Club<sup>®</sup> for children ages 3 to 12, launched in the fall of 2006.

**Express Banking:**

Whether members prefer to bank by phone, on the Internet or in person, WPCCU provides a variety of options for managing finances. Online banking (PC Express) allows members to perform a wide variety of banking functions from home or office, including verifying transactions and bill paying. Bank by Phone (Audio Express) provides 24-hour access to accounts with touch-tone telephone to make inquiries, transfers, loan payments, loan advances and more. The AnyTime Loan is WPCCU's 24-hour Internet loan application system.

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