

The Connection

Quarterly newsletter of the Wemelco Credit Union



New & Noteworthy

Toto, we're not in Kansas anymore...

Even more unexpected than the record snows of this past winter, credit union members and staff were surprised on June 1st as a tornado bounced through West Springfield, Springfield, Wilbraham and Monson before ending its journey in the Brimfield area.

An estimated \$90 million in damage was done to cars, trees and buildings. Homes that escaped structural damage were without power for days. And most damaging of all, many people lost their personal possessions, leaving them without photos and mementos.

Thankfully, loss of life was minimal. As cars pass the mangled trees on I-91, they see a billboard that says "Together. We heal. We rebuild." If you are still wondering how to help, the best way at this point is to send money to the Red Cross. If you have been impacted by the storm we're here to help you.

Storm Loan

This is our regular Power Loan with the rate lowered to 0%:

Maximum Amount: \$2000.00

Maximum Term: 12 months

Payment is \$8.33 per \$1000 borrowed

You do not have to provide proof of income. However, you must provide proof of storm damage (contractor bill or insurance estimate) Regular credit guidelines apply.

RATE SPOTLIGHT MORTGAGE RATES LOWERED

4.575% FIXED

30 Years No Points

\$5.11/\$1000 borrowed

Call 413-787-9283 to apply

Lower rates available for shorter terms.

Tech Tips

What is encryption?

Encryption refers to algorithmic schemes that encode plain text into non-readable form or cyphertext, providing privacy. The receiver of the encrypted text uses a "key" to decrypt the message, returning it to its original plain text form. The key is the trigger mechanism to the algorithm.

Until the advent of the Internet, encryption was rarely used by the public, but was largely a military tool. Today, with online marketing, banking, healthcare and other services, even the average householder is aware of encryption.

Web browsers will encrypt text automatically when connected to a secure server, evidenced by an address beginning with *https*. The server decrypts the text upon its arrival, but as the information travels between computers, interception of the transmission will not be fruitful to anyone "listening in." They would only see unreadable gibberish.

There are many types of encryption and for the average user it's not critical to know much more than how to check for a secure site. If you are doing anything online that involves sending or receiving confidential information, always make sure that you see the "https" at the beginning of the URL (the online address), or that you see the little padlock on the bottom of your computer screen when you visit the site.



Happy Browsing!

BRAIN TEASER

Pronounced as one letter and written with three

Two letters there are – and only two in me.

I'm double, I'm single, I'm black blue and grey,

I'm read from both ends and the same either way.

What am I?

ANSWER:
An eye.



Partners with 

Why MIGHT You Need Aflac?

The system is flawed. In the event of an injury or illness, the following happens:

- Income Is Stripped
- Out of Pocket Expenses Increase Substantially
- Added Cobra Payment - if you are out of work long enough
- Potential Dual Loss of Income - if a healthy spouse takes time away from work to care for an unhealthy spouse or child
- People's access to cash is limited today more than ever. More than 50% of all mortgage foreclosures are the result of a life interrupting health event. The majority of people foreclosing on their homes had medical coverage provided by their employer.

Why is Wemelco Credit Union Partnering with Aflac?

- **Choice.** You have access to benefits you may not be able to get unless it is made available through the credit union as a member.
- **Freedom.** Aflac is completely voluntary. You decide what plan works for you.
- **Peace of mind.** Aflac pays cash directly to you regardless of any other insurance you may have.
- **Control.** You use the cash however you see fit. Aflac does not dictate how you spend it.
- **Portable.** You individually own the coverage. If you change jobs you can take it with you.
- **Convenient.** Premiums are drafted from your Wemelco Credit Union checking or savings account monthly.
- **Savings.** You receive group rates by Aflac being made available through Wemelco Credit Union even though you individually own the coverage.
- **Affordable.** For about the cost of roughly a couple of cups of coffee a week, you can protect yourself from the unexpected.
- **Flexible.** You design the coverage to fit your needs and budget.
- **Stability.** Aflac does not have annual rate increases.

Kelly Zeppa

An Independent Agent Representing Aflac

In partnership with YOUR credit union

413-525-6251 office

860-212-9714 cell

Kelly.Zeppa@us.aflac.com

Or Call the credit union at 413-787-9278

Please note: At this time the special group rates are for employees of our SEGs only (Sponsor Companies); if you are a family member you are welcome to sign up at the retail rates.

**Another example of
The Power of We!**