



#wfcu4U



Why Choose Wheatland?

Our mission is to assist our members in building a solid financial future.

At Wheatland FCU, you're not merely a customer known only by an account number, you're a member and owner. Join our credit union family today and start experiencing the benefits!

Wheatland FCU is governed by member-volunteers elected to the Board of Directors and managed by experienced financial professionals.

Make Wheatland Federal Credit Union YOUR Credit Union

Wheatland Federal Credit Union is unique.

We are a full-service, not-for-profit, member-owned financial institution.

Join us to enjoy the many time- and money-saving financial benefits of WFCU membership.

CENTERVILLE BRANCH & DRIVE UP 611 Centerville Road Lancaster, PA 17601 717-898-7673

Monday	9am—5pm
Tuesday	9am—4pm
Wednesday	9am—4pm
Thursday	9am—5pm
Friday	9am—5pm
Saturday	9am—12pm

ELIZABETHTOWN BRANCH 2701 Sheaffer Road Elizabethtown, PA 17022 717-898-7673

Monday	9am—5pm
Tuesday	9am—4pm
Wednesday	9am—4pm
Thursday	9am—5pm
Friday	9am—5pm

**Toll Free 1-800-527-5140
24/7 Telephone Banking
717-537-6375 or
1-800-720-2814**

www.WHEATLANDCU.com

WFCU Membership



Consumer Banking Services

Wheatland FCU offers everything a regular bank does, but better!



NMLS #491613

**We do business in accordance with the
Federal Fair Housing Law and Equal Credit Opportunity Act.**

**This credit union is federally insured
by the National Credit Union Administration.**

PRODUCTS & SERVICES



Products

Savings Accounts
Checking Accounts
Debit Cards
Youth & Student Accounts
Savings Certificates
Investing & Retirement
Financial Advisement Services

Online Banking

Online & Mobile Banking
Bill Pay & Telephone Banking

Loans

Vehicle Loans
Personal Loans &
Personal Lines of Credit
Home Equity Loans
Mortgages
Student Loans
Credit Cards

Other Services

Financial Counseling
TruStage Insurance Products
Direct Deposit & Payroll Deduction
Money Orders & Wire Transfers
Notary Services
Gift Cards & Prepaid Debit Cards

Rewards Program

Enjoy the Savings & Convenience!
Become at ALL STAR with WFCU'S ALL
STAR REWARDS PROGRAM.

This is our way of rewarding you for making Wheatland FCU your primary financial institution. Our program gives your special pricing on a variety of products and services.

Reward levels are based on your usage of services (Combined Account, Loan, and Certificate Balances).

Other Membership Benefits

- Checking Accounts with Identity Theft & Overdraft protection
- ATMs & MasterCard Debit Cards
- Consumer & Business Credit Cards
- Electronic banking – 24/7/365 online access
- Financial counseling and planning services
- COOP-Shared branches with local and national credit unions
- All the features of a big bank, but with a personal touch and exceptional customer service
- We treat you like a person—not a number; you are an owner with a say in how your credit union is run

WFCU Membership

Credit Unions Protect Your Money

Your money is safer, and more ethically handled in credit unions. Credit unions don't engage in predatory lending practices, payday loans, subprime loans, or other risky and unsavory practices.

Credit unions adhere to traditional investment practices designed to safeguard and grow your investment in rational ways. They also live within their financial means and put the needs of you and your fellow members first. Isn't that a nice change of pace from dealing with a big bank?

While a credit union is similar to a bank, the main difference is that credit unions are cooperatives. They only exist to serve its members. As a result, credit unions often have better interest rates than other banking institutions.

With a bank, we are a "customer," but with a credit union, we are a "member." A bank's percentage of profits goes to shareholders. A credit union's percentage of profits is returned to its base of members.