



December 10, 2008

Dear Credit Union Member:

In response to the increased amount of check fraud in the financial industry, WSSC Federal Credit Union has taken new actions to help protect your assets. Effective **January 1, 2009**, we will incorporate a **“Positive Pay Program”** through **M&T Bank**. What this means to you is that when you withdraw funds by an “official check”, an authorization will be sent to M&T to confirm the validity of the check allowing them to negotiate it. This process will normally be completed within two (2) hours of issuance of the check.

Also, due to the excessive monthly fees assessed by Bank of America to cash our official checks and to maintain our account, we will no longer be using their services. By switching to **M&T Bank** they **will cash our official checks free of charge!** Please give the credit union a call or go on line at www.mandtbank.com to find a location near you.

Now is the time to order your ATM or Visa Debit Card. With your card you can get cash anytime (**free of charge**) from 32,000 Allpoint ATM locations and 5,500 7-Eleven stores.

Please note; in order to **cash checks** at M&T Bank you will be required to provide the following information:

- 1 primary form of identification and 1 secondary or 2 secondary with management approval.
- Thumbprint

Primary:

Local Drivers License
State issued non-drivers ID
U.S. Passport

Secondary ID:

Credit Card (Visa, MasterCard, Discover,
American Express)
Work Photo ID
U.S. Government Picture ID
Local College Picture ID
U.S. Military Picture ID

Please feel free to contact us if you need further assistance. Thank you for being a member of WSSC Federal Credit Union.

Sharon Watson, CEO