



IS NOW



LIVING OUR MISSION

For more than 82 years, Wepawaug-Flagg Federal Credit Union (WFFCU) has found success by finding the right solutions for their members and not just finding members to fit products. In 1936, the credit union aimed to understand the goals of teachers. Over time, this has expanded to serving many others in New Haven County who found that the best way to predict the future is to create it. Our credit union is the perfect place to find life solutions, save money and build a strong future.

We are incredibly excited to announce that Wepawaug-Flagg Federal Credit Union is now Crosspoint Federal Credit Union. The purpose of the credit union is to serve members at every cross point in life. We do this by always being prepared, ready, and willing to do what is necessary in every member situation.

We believe that this new name better reflects who we are today, and truthfully, who we always have been. From starting point to every cross point, we empower our members to achieve their financial aspirations.

Warmly,
Michael J. Hinchey, President/CEO

FREQUENTLY ASKED QUESTIONS

Why did WFFCU change their name?

Our credit union pushes to achieve a greater level of fulfillment, not only for our members, but for ourselves. As advisors, we help by showing our members the pathway to financial gains and better money management.

The name Wepawaug was given to the nearby river by the Paugusett tribe and the name means "the crossing place." And at each point in someone's life, there is an opportunity to help our members adapt and grow. Built on a proud legacy of serving teachers, our scope of financial solutions now spans to people throughout New Haven County.

Today, your fellow member-owners on the board of directors have recognized the need to adjust to the changing needs of our members and community, and thus, the unveiling of our new name, Crosspoint Federal Credit Union.

Is the credit union in financial trouble? Have you been sold or merged?

No! We are the same credit union with the same employees and board members as before, but with a new name. We are happy and proud to report Crosspoint Federal Credit Union remains financially strong and safe. Unlike many other financial institutions in our community, changing our name is not the result of a buyout or merger. You, our members, are still our only owners.

Is my money still safe here?

Absolutely! Your deposits are still federally insured up to \$250,000 by the National Credit Union Administration.

What happens to my accounts (checks, debit cards, credit cards, etc.) as a result of the name change?

Good news! Your account number and information will stay the same. There is nothing you need to do because of the name change. You can continue to use your current WFFCU checks until they expire. When it is time to reorder, Crosspoint Federal Credit Union will appear on your next order. Likewise, when your debit or credit card is due for reissue, you will receive a new Crosspoint card. The 16-digit number will remain the same and your current debit and credit card will continue to work until you receive your new cards in the mail.

What happens to the WFFCU website and online banking?

The name and address of our website have changed to reflect our new name. Our new web address is crosspointfcu.org. We will continue to redirect wffcu.org to the new site if you enter our old web address or have it marked as one of your "favorites." However, please update or save the new website as a new "favorite."

You are still able to conduct your financial business as usual. You can still enjoy access to your account(s) from the convenience of your computer, tablet and phone.



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What happens to the WFFCU mobile app?

The mobile app is being updated to feature our new name and look. The app itself isn't new, however it is an update of our current one. If you have the WFFCU mobile app on your phone or tablet, you will notice an update for it which reflects the new name, Crosspoint Federal Credit Union. Your login information is not changing, so continue using your current username and password from the previous app. The functions of the app will continue to work as they always have.

Do I need to change my direct deposit or let my employer know about this change?

Your account number will not change, so your direct deposit will post as usual.

Do I need to update my bill pay service or automatic payments?

No. You may conduct your online bill payment transactions as usual. Any automatic payments you have set up will also proceed as usual. However, deposits or bank drafts from another institution to your credit union account will need to be changed from WFFCU to Crosspoint Federal Credit Union.

Do I need to order new checks? Will my WFFCU checks still work?

Please continue to use your current WFFCU checks until you reach the point when it's time to order new ones. When you reorder, your new checks will have Crosspoint Federal Credit Union on them.

With a new name, does this show up as a new listing or impact my credit report in any way?

Crosspoint Federal Credit Union will be listed on the credit report, just as WFFCU was previously listed. However, this will not affect your credit score in any way, shape or form.

Will there be other significant changes to the credit union as a result of the name change?

Not at all. Although our name is changing, our mission is still the same. We are honored to have such a proud legacy helping people find their truth path. At each transition point in the lives of everyday people, the credit union is here to help our members achieve a higher standard of living.

[crosspointfcu.org](https://www.crosspointfcu.org) • 203-288-1695

This credit union is federally insured by the National Credit Union Administration and is an Equal Housing Lender.