



The Edge Newsletter



Summer 2019

REFI IN JULY

**NOW THROUGH AUGUST 2, 2019:
\$100 Cash Back and 60 Days No Payments!**


Lower your monthly payments by refinancing your **auto, boat** or **RV loan** through WestEdge. Save hundreds of dollars by refinancing your loan from another financial institution to a low-rate WestEdge loan today! **PLUS, now through August 2, 2019, receive \$100 cash back and 60 Days No Payments!**

Auto Loan rates as low as 3.09% APR* for 24 months
Boat & RV loan rates as low as 4.84% APR* for 60 months

- \$0 Refinance fee. \$0 Application fee. \$0 Early payoff penalty.
- Flexible terms = low payments

SAVE up to \$398 with a WestEdge Credit Union auto loan¹

Look how much you could **save** on a \$15,000 auto loan with a 36-month term from WestEdge compared to other area lenders:


1.66% APR


\$11 per month


\$398 in total interest


\$100 cash back

Don't wait! Apply online right now in minutes at westedgeCU.org or call **(360) 734-5790** to learn more.

*APR=Annual Percentage Rate. Minimum loan amount for this offer is \$5,000. Offer excludes current loans held by WestEdge Credit Union. Rate and terms based on credit qualification and approval. All cash back rewards will be credited to primary member's share account within 4-6 weeks. Interest will continue to accrue during 60-day payment deferment period. Offer valid June 24 - August 2, 2019.

¹\$398 is the difference between the amount paid in interest between WestEdge Credit Union's rate at 3.14% APR compared to 4.80% APR for the Bellingham Metro market average over the life of a \$15,000 auto loan over 36 months. As of May 20, 2019. [Source: Datatrac]

WestEdge Events

- **Bellingham Kids' Fest**
Saturday, August 3
- **Member Appreciation BBQ**
Friday, August 16

Holiday Closings

- **Independence Day**
Thursday, July 4
- **Labor Day**
Monday, September 2

Our Purpose

Bringing peace of mind to our membership, employees and communities we serve.

westedgeCU.org

Meet Jesse!

WestEdge is excited to introduce one of our friendly faces, Jesse

Job Title: Financial Service Representative

Time at Credit Union: 1 year 7 months

Favorite Thing About WestEdge: We consider so much more than just numbers. Transitioning from a Member Service Representative to a Financial Service Representative has made me even more aware of how much work we put into getting to know our members as people, not just credit scores or account balances. Our goal, first and foremost, is to help people. I don't think that's something you can say about a lot of places, and it makes me really proud to come to work every day.

Hobbies: Photography, listening to podcasts and, surprisingly, yoga!





Kids Saving Savvy

It's never too early to practice making good money decisions, and young WestEdge members do just that! At WestEdge, there are three Youth Accounts to choose from:

- Youth Account 1.0 (age birth-12 years)
- Youth Account 2.0 (age 13-17 years)
- Youth Certificate Account (age birth-17 years)

These special accounts are designed to reward you. With incentives, contests, consultation programs and more, you can build your savings savvy that will pay off in a BIG way!

Start saving now! Every time you make a deposit, your name is entered into a monthly drawing for FREE money from WestEdge. Learn more at westedgeCU.org/youth.

Winners from this quarter are:

\$5 Winners: Jayden Chua, Alden Cox, Bradlee Holtrop

\$10 Winners: Vincent Gardner, Paloma Perez, Breeze Caron

Access your accounts 24 hours a day, seven days a week with WestEdge Online Banking at westedgeCU.org or Telephone Teller by calling 1 (800) 254-2722.

Newsletter Disclaimer and Disclosure:
The content of this newsletter does not constitute legal, accounting, tax or other professional advice. The information provided is believed reliable, but advice in the aforementioned fields should be sought from professionals within those fields. Furthermore, rates and policies quoted are subject to change and may not state all terms and conditions. Always contact the credit union for specific detailed information. Thank you.



Introducing Servion Mortgage

Meet our new partner for expanded mortgage services

WestEdge is pleased to announce our new long-term mortgage partner: **Servion Mortgage**. Servion Mortgage was founded in 1987 by just three credit unions to offer a competitive mortgage solution for their members. Now, Servion Mortgage is owned by over 60 credit unions and continues to be a proud credit union service organization.

Our partnership with Servion Mortgage brings industry staff and expertise along with a wide selection of mortgage financing options to suit member needs, including:

FHA • VA • USDA • Non-Conforming • Jumbo • Conventional loans

Quality service is also important to us. After you submit a home loan application through our online Real Estate Center, you can expect to hear from a Home Loan Consultant within four business hours.

To check today's rates by loan program and apply for a mortgage, visit westedgeCU.org/mortgage and select **Enter Real Estate Center**. Or, give us a call at **(360) 734-5790** to learn more about our home loans or to schedule a time to visit a Mortgage Specialist here at WestEdge.

Member Appreciation BBQ – August 16

Join us Friday, August 16, from 11:30 am – 2:00 pm at WestEdge

Here at WestEdge, our membership is what makes us who we are. As our way of saying thank you for your membership, we invite you to join us for our Member Appreciation BBQ!

Enjoy hot dogs, veggie dogs, chips, fruit and refreshments on us while engaging in great conversation with other members just like you! *While supplies last.*

CARFAX Vehicle History Reports Now Available

Take advantage of our exclusive discounted member rate!

WestEdge is now offering CARFAX® vehicle history reports for only \$20.00 per report to our members. That's *50% less* than what you would normally pay at retail price, just for being a member!

Enjoy peace of mind when you order a CARFAX report through WestEdge. Use the CARFAX report as one important tool, along with a vehicle inspection and test drive, to make a better decision about your next used car.

Every CARFAX report checks for:

- Recall information
- Accident and damage history
- Ownership history
- Service and repair information
- Salvaged, junked or flood titles

Good for:

- Quality assurance on any vehicle purchase
- Private party purchases
- Purchases from out of state
- Vehicles bought at auction

Get The CARFAX Report – Call (360) 734-5790 and ask a Financial Service Representative for a CARFAX report for any car you're considering.

Please Pardon Our Mess – We're Renovating!



You may have noticed over the past few months we have been doing some updates around the office! As we prepare to wrap up these renovations, please keep the following date in mind, as we will be closing our lobby early...

Friday, July 26 – WestEdge lobby will be closing at 3 pm; the drive up will remain open normal business hours.

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