



# The Edge Newsletter



Fall 2019

## Over the River and Through the Woods...

To auto loan savings, we go!

The holidays are around the corner and are traditionally one of the most expensive times of the year. Our gift to you is helping lower your current car loan rate AND putting the brakes on payments through the rest of 2019.

### STOP PAYING TOO MUCH

We'll beat your existing auto loan rate financed elsewhere by 1% APR.\*

### WE'LL YIELD THE CASH

In the event we can't beat your rate by 1%, you earn cash back for transferring your loan to us or for simply taking the time to apply!

### LET'S GO

Enjoy **NO payments for 90 days**, freeing up extra funds for gifts, holiday parties, or maybe even to take a road trip of your own this holiday season!



Don't let this limited-time deal pass you by! **Apply online in minutes at [westedgeCU.org/roadtrip](http://westedgeCU.org/roadtrip)** or call **(360) 734-5790** to learn more.

\*APR=Annual Percentage Rate. Existing WestEdge loans not eligible. \$5,000 minimum loan balance required. Rate and terms based on credit qualifications and approval, subject to the minimum floor rate of 3.09% APR. Your actual rate may vary. Loans must be in good standing to be eligible for this offer. Current loan statement from your lender required to verify current rate when applying. If we can't beat your current loan rate by 1% and you elect to transfer your auto loan to WestEdge, you earn cash back based on loan amount. If you do not transfer your loan to WestEdge, cash back bonus for applying is given after proof of current rate has been received. Interest will continue to accrue during 90-day payment deferment period. Dealer manufacturing excluded. Certain conditions apply. Contact WestEdge for details and cash back figures. Offer valid October 1 - December 13, 2019.

## WestEdge Events

- **International Credit Union Day®**  
October 17
- **Free Community Shred**  
October 17 & 18
- **Hot Chili Day**  
October 25
- **Holiday Family Sponsorship**  
December 2 - 17

## Holiday Closings

- **Columbus Day** - October 14
- **Veterans Day** - November 11
- **Thanksgiving Day** - November 28
- **Christmas Eve** - December 24  
(closing at 1:00 pm)
- **Christmas Day** - December 25

## Our Purpose

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

[westedgeCU.org](http://westedgeCU.org)

## Meet Laura!

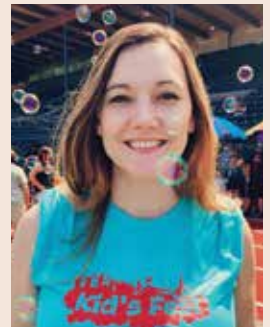
**WestEdge is excited to introduce one of our fantastic employees, Laura!**

**Job Title:** Financial Services Representative

**Time at Credit Union:** Over 1 1/2 years

**Favorite Thing about WestEdge:** Well, first and foremost, the giant windows behind the teller line. Just kidding! I like that we are people interacting with people. We respect and value all our members, and we are willing to go above and beyond to be an asset to our community. I like being part of an organization that genuinely cares about always looking at what else we could be doing or what we could be doing better. I also love our youth savings program. I think getting rewarded to save is such a great idea and that kids should be praised for putting forth that effort.

**Hobbies:** I love being out in the sun! I like to standup paddle board and hike. I really love being outside and enjoying the beauty and landscape of where we live.





## 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](http://westedgeCU.org/youth).

Winners from this quarter are:

**\$5 Winners:** Sierra De King, Samson Gardner

**\$10 Winners:** Mitchell Blecha, Raven Gardner, Tyler Gassman

Access your accounts 24 hours a day, seven days a week with WestEdge Online Banking at [westedgeCU.org](http://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.



## 5 Fall Fixes for the Home

Fall is a welcome reprieve from the oppressive heat of summer. It also offers homeowners across the country a chance to ready their homes for everything from cold weather to hard rains. Here are five annual tasks that will help keep your household in working order when the temperatures drop.

- 1. Clean Gutters** – Do so frequently. Clogged gutters can result in standing water and roof damage.
- 2. Prune Trees** – With winter comes ice. With ice come broken limbs. Take advantage of nice weather and cut back or remove precarious limbs. It only takes one heavy snow or ice to weigh down a limb and damage property.
- 3. Inspect Heating Systems** – Check furnaces and change filters. Not only will it boost efficiency, but it will also save you money in the process.
- 4. Check for Leaks** – Recaulk around windows and doors to help prevent heat from escaping.
- 5. Look at Piping** – Check pipes for insulation to prevent freezing and bursting.

## Holiday Family Sponsorship

*...because we believe in People Helping People*

**December 2 – 17 at WestEdge Credit Union**

Looking to make a difference in someone's life this holiday season, but don't know where or how? Good news! WestEdge Credit Union will be hosting our 6<sup>th</sup> Annual Holiday Family Sponsorship from December 2 – December 17.

### What Is It?

Our Annual Holiday Family Sponsorship provides basic necessities and a few fun gifts to one deserving family from our local community every year.

### How Can I Donate?

- **VISIT** the credit union between December 2 and December 17 to pick up a tag from our tree in the lobby. **PURCHASE** that item and **BRING** the gift unwrapped to the credit union by December 17.
- Make a **CASH DONATION** – by phone at (360) 734-5790 or in person at the credit union.

### In the Last Five Years, We Have...

- Donated over **300** gifts, totaling over **\$5,100**
- Raised over **\$2,000** in cash donations

*Way to go, WestEdge, for putting people first!*



## Give the Gift of Visa

**Removing the guesswork from your holiday shopping**

With a Visa® Gift Card or Visa Reloadable Prepaid Card from WestEdge Credit Union, giving the perfect gift is simple and stress-free!

Whether you're looking for a gift for the shopaholic, the sports fanatic, the home improvement expert or the world traveler, look no further. These prepaid cards can be purchased in any amount up to \$2,000 and can be used anywhere Visa is accepted – including online!

Both our Visa Gift Cards and Visa Reloadable Prepaid Cards work just like a credit card – simply swipe and sign.

To learn more, call us at (360) 734-5790 or simply stop by the credit union to purchase your Visa Prepaid Card today!

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