

The Edge Newsletter



Winter 2020



The 68th Annual Meeting

February 22, 2020, at Northwood Hall

Doors open at 4:45pm

Are you ready for a spirited night of celebration with WestEdge Credit Union? As a member-owned, democratically operated, not-for-profit financial cooperative, we invite you to join us for the 2020 Annual Meeting.

Because of you, our members, WestEdge has continued to grow and flourish in our community. Join us as we celebrate all that we've accomplished in 2019 while enjoying a delicious buffet dinner with laughter and fun, engaging entertainment. You're in for a night you won't forget.

Never been to our Annual Meeting? Just ask any of our current members or staff who have attended in the past to hear about all the fun!

Tickets are \$10 and are on sale January 8 - February 20, 2020. Please give us a call at (360) 734-5790 or stop by the credit union to make your reservations today.



WestEdge Events

- **The 68th Annual Meeting**
Saturday, February 22
- **Royal Family Kids**
Camp Fundraiser
March & April

Holiday Closings

- **New Year's Day**
Wednesday, January 1
- **Martin Luther King Jr. Day**
Monday, January 20
- **Presidents Day**
Monday, February 17

Our Purpose

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

westedgeCU.org

Interested in Contributing to the Leadership of Your Credit Union?

WestEdge is seeking talented members to serve on the Board of Directors and its committees

You can make a difference at your credit union!

Credit Unions are not-for-profit financial institutions run by a volunteer Board of Directors and committees – and you're invited to take part! Volunteers are an essential part of our credit union and help keep us strong and successful.

Terms for the next Board and Supervisory Committee are just around the corner in February 2020. **If you are interested in serving your credit union, please call Katie Zowada at (360) 734-5790 to learn more.**



Thank you to all Board and committee volunteers and those who apply!



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: Ruby Barrett, Jayden Chua, Nyah Williams

\$10 Winners: Raven Gardner, Natalie Frank, Alexis Rodriguez

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.



Confronting Abuse, Changing Lives

Royal Family Kids Camp FUNdraiser – March & April 2020

Are you looking for a way to change the lives of kids in your community? Thanks to our generous membership and staff, WestEdge has been able to donate “camperships” year after year so foster children have a safe, fun place to be a kid. This year, our annual Royal Family Kids Camp fundraiser for camp scholarships will run throughout the months of March and April.

To get involved, **participate in our silent auction** or **make a cash donation** either over the phone at (360) 734-5790 or in person. Bids on our silent auction gift baskets can be made in the credit union lobby throughout the fundraiser.



Raising Financially Savvy Kids

Is it time to open a checking or savings account for your child?

The new year is always a good time to start new habits! So, if you want to equip your kids with the tools to be financially secure adults, now is a great time to start a savings and/or checking account. Once they see and feel money going in and coming out, it can really drive home lessons about money management!

Some great signs to look for are...

Savings Accounts

- They're curious about money
- Their piggy bank is overflowing
- They have a savings goal

Checking Accounts

- They're responsible
- Their school doesn't adequately teach personal finance
- All their cash is stuffed in their wallet

Wondering what kind of Youth Accounts WestEdge offers? Give us a call at (360) 734-5790 or visit westedgeCU.org/youth to find out all about our monthly drawings and prizes!

The Credit Union Difference

People Helping People

Not-for-profit – We exist to serve our members, not to make a profit. Credit unions do not issue stock or pay dividends to outside stockholders. Instead, earnings are returned to our members in the form of *lower loan rates, higher interest on deposits, and lower fees.*

Ownership – Credit unions are an economic democracy. Each credit union member has equal ownership and one vote – regardless of how much money a member has on deposit. At a credit union, every customer is both a member and an owner!

Volunteer Boards – Each credit union is governed by a board of directors, elected from the credit union's membership. Board members serve voluntarily.

Financial Education for Members – Credit unions assist members to become better-educated consumers of financial services.

Social Purpose: People Helping People – Credit unions exist to help people, not make a profit. Our goal is to serve all of our members well, including those of modest means – every member counts. Our members are fiercely loyal for this reason. They know their credit union will be there for them in bad times, as well as good. The same people-first philosophy causes credit unions and our employees to get involved in community charitable activities and worthwhile causes – just ask us!

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