



The Edge Newsletter



Spring 2021

Get 3% Cash Back on Visa Balance Transfers

Do more with your money!

REACH YOUR FANTASTIC FUTURE, FASTER.



Are you tired of paying high interest rates? Would you benefit from one simple monthly credit card payment? Does cash back sound good to you? WestEdge has just the credit card for you! By transferring your balance to a low-rate WestEdge Visa® Credit Card, you will:

- 1. Save money on interest:** Our LOW rates mean you could save BIG!
- 2. Earn with cash back:** WestEdge does not charge any balance transfer fees. In fact, we'll give you money to help you get ahead!
- 3. Pay balances off faster:** Consolidate higher rate balances into one low monthly payment.

Call us today risk-free at **(360) 734-5790** to see how much you could save or **apply online at westedgeCU.org/visapromo**. Already have a WestEdge Visa? Submit a Balance Transfer or request a Credit Line Increase online today!

\$1,000 accrued balance transfer minimum to receive 3% cash back. \$20,000 maximum on approved credit. Cash back will be credited toward WestEdge Visa account within four to six weeks from the date of transfer. Offer valid March 1 through May 31, 2021.

Holiday Closings

• Memorial Day – Monday, May 31

Our Purpose

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

westedgeCU.org

Offering Peace of Mind to the Communities We Serve



WestEdge understands the importance of contributing to our community. Throughout 2020, we were honored to fundraise for United Way, volunteered through Opportunity Council, and donated to local non-profit organizations like the Bellingham Food Bank, Lydia's Place, and more!

How did WestEdge demonstrate we care about our community in 2020?

46+ volunteer hours
\$7,000+ charitable contributions
Gave back to
9 organizations

Way to go, WestEdge, for putting people first!



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 Winner: Freya Seim

\$10 Winner: Elijah Croyle

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.



2021 Annual Meeting Recap

The 69th Annual Meeting was held virtually on Tuesday, March 16 via Zoom. Lorena Greig, the Board Chair, and Katie Zowada, CEO, shared the credit union performance of 2020. David Williams, David Brown, Peter Border, and Rachel Moothart were also announced as newly elected Board members.



Couldn't attend? **View a recording of The 2021 Annual Meeting at westedgeCU.org/annual_meeting.**

You'll also find the Annual Report and biographies of our new Board members while you're there!

An Important Message from WestEdge Non-sufficient funds fee is changing

In response to the COVID-19 pandemic, the WestEdge Board of Directors authorized a temporary reduction of non-sufficient funds fees to \$10. **As of May 15, 2021, the non-sufficient funds (NSF) fee will revert back to the standard NSF fee of \$20 per item.**

Be Proactive with Identity Theft Protection Identity theft can happen to anyone!

According to the Federal Trade Commission (FTC), 394,280 reports regarding government benefits fraud was filed in 2020. To compare, only 12,900 were filed in 2019. The overwhelming need to protect your identity has never been more prevalent. Keep yourself protected by following these tips:

- 1. Monitor your accounts** – Ensure all your statements are accurate when compared to your records. Report fraudulent activity right away. Use strong passwords for online accounts and change them regularly. Add two-factor authentication to online accounts to make them more secure.
- 2. Monitor your credit** – You are entitled to one free copy of your credit report from each of the three major credit bureaus every year through annualcreditreport.com. Through April 2022, you can get reports weekly. Report any inaccuracies immediately.

3. Safeguard your personal information –

Shred your statements, credit offers and applications, and other personal documents when they are no longer needed. Never give out personal information to anyone you do not know or trust. Log out of online accounts when you are ready to walk away.

4. Report identity theft if it occurs –

File your report with the FTC at identitytheft.gov and create a customized recovery plan. Keep copies of all documents as a personal record. Consider placing a free fraud alert on your credit or freezing it entirely.



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