

# The Edge Newsletter



Fall 2021



## Donate a Little, Save a Lot!

*Auto & Motorcycle Loan Special*

**NOW THROUGH DECEMBER 31, 2021:**

If you're looking to save on your auto loan, look no further than WestEdge! For a limited time, **donate \$25 to a charity of your choice and receive 0.25% off your loan rate**, saving you lots of money down the road! Plus, enjoy the holidays with **No Loan Payment for 90 Days!**

Whether you're buying a new or pre-owned vehicle – or refinancing your current auto loan from another lender – we pack on the perks to get you more smiles per mile. That's because we look at you, not just your credit score. And we're also community minded, just like you.

→ Ask about our preferred rates and terms for electric and hybrid vehicles.

Don't let this offer pass you by! Apply online today at [westedgeCU.org/donate\\_save](https://westedgeCU.org/donate_save) or give us a call at **(360) 734-5790** to learn more.

\*APR = Annual Percentage Rate. Rate and terms based on credit qualifications and approval. \$10,000 minimum balance required. Vehicle must be model year 2013 or newer. Existing WestEdge loans not eligible. Interest will continue to accrue during 90-day payment deferral period. Offer valid October 1 - December 31, 2021, for new, used, or refinanced Auto Loan. Federally insured by NCUA.



### Superstar Holiday Fundraiser Accepting cash donations at the credit union

You don't need an auto loan to give back to our community! We are accepting cash donations at the credit union to support local charities such as The Opportunity Council, Blue Skies for Children, United Way of Whatcom County and Bellingham Food Bank to name a few. Plus, the credit union has pledged to match all cash donations received for our holiday fundraiser. **Donations will be accepted now through December 31, 2021, by calling (360) 734-5790 or visiting the credit union.** Don't forget to stop by the lobby to see all the contributions made by superstars just like you!

## WestEdge Events

- **Free Community Shred – October 14 & 15**
- **International Credit Union Day – October 21**

## Holiday Closings

- **Columbus Day – October 11**
- **Veterans Day – November 11**
- **Thanksgiving Day – November 25**
- **Christmas Eve – December 24**

## Our Purpose

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

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

## Your Credit Union Is Texting!

Another way to contact WestEdge



We know you're busy and sometimes sending a text is easier than making a phone call. That's why we're proud to offer our new texting service. Got a quick question? **Send us a text at (360) 734-5790** and you'll get answers on the go from real people. If you send us a text message after hours, we'll respond on the next business day. It's never been more convenient to contact your credit union!

Try these keywords anytime to get an instant answer:

- **APP** – Mobile banking app FAQ and download
- **HOURS** – Business hours and holiday closures
- **LOCATION** – Branch location and mailing address
- **RATES** – Loan, certificate, and savings account rates

Find more keywords at [westedgeCU.org/text](https://westedgeCU.org/text)



## 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:** Heavenly Rain Van Winkle, Ryan O'Connell, Vanessa Rodriguez

**\$10 Winners:** Niko Rodriguez

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.



## Join Our FREE Community Shred

October 14 & 15 | 10:00am – 4:00pm | WestEdge



WestEdge is happy to announce the return of our Free Community Shred! Bring one box of your confidential documents and place them into our locked barrels in our lobby. We will have fewer bins than in the past, and there will be plenty of physical space separating them to maintain distancing. The barrels will then be professionally handled and safely discarded by A-1 Shredding Inc, and you can feel safe knowing your personal information and identity are being preserved by WestEdge Credit Union. *See you there!*

## Shop Smart: Tips to Lower Holiday Spending

Great financial health is the best gift of all!

Nearly three-quarters of Americans say they fail to budget properly for the holidays. Follow these tips to ensure your financial success this holiday season:

- 1. Set a holiday budget and stick to it** – Our certified financial counselors at BALANCE can help you with this. Visit [westedgeCU.org/balance](http://westedgeCU.org/balance) to get started!
- 2. Shop online before in-store** – This allows you to plan out your purchases, price check items to find the best deals, and avoid crowded shopping centers and last-minute rushes.
- 3. Avoid paying with credit cards** – Unless you have a history of paying your credit cards off right away, you're likely to spend less and save on interest by using cash or your debit card. If you must use a credit card, choose a card with a low interest rate.
- 4. Consider a potluck instead of a traditional holiday dinner** – If you typically host friends or family, asking everyone to bring a side saves you the time and money of preparing a full meal.
- 5. Create gifts instead of buying them** – A homemade gift is a thoughtful way to show someone your appreciation. If you're not crafty, consider writing a letter, framing a memorable photo, or baking a delicious treat. You can even create a coupon that offers a service from you, like mowing the lawn or an evening of babysitting.



## Celebrate International Credit Union Day!

Thursday, October 21

WestEdge invites you to join us on Thursday, October 21, 2021, in celebrating the history and success of the "People-not-Profit" philosophy alongside credit unions all over the world! This year's theme, "Building Financial Health for a Brighter Tomorrow," emphasizes the credit union movement's dedication to improving financial literacy of its members and showcases its mission to provide them with financial support and guidance.

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