



# The Edge Newsletter



Summer 2021

## Make Your Dream Home a Reality

**Servion Mortgage – Providing Quality Service Since 1987.**

Looking for the perfect house? WestEdge is partnered with Servion Mortgage to provide a wide range of competitive mortgage solutions for you, our members. Get pre-approved for your mortgage and house hunt with the peace of mind in knowing that WestEdge has your back.

To check today's rates or apply for a mortgage, visit [westedgeCU.org/mortgage](http://westedgeCU.org/mortgage) and select **Enter Real Estate Center**. Or, give us a call at **(360) 734-5790** to speak to a Mortgage Specialist here at WestEdge today.



**EcoFixIt Loans – Better Home. Better World.**

Already have a place to call home? Now is the perfect time for an upgrade. Installing solar panels, energy-efficient appliances, or on-demand hot water heaters are great ways to reduce your energy bill and go green. With a WestEdge EcoFixIt loan, you get:

- **Flexibility** – Open today then use over the next 12 months, when you're ready.
- **Quick & Easy Turnaround** – Get funding in as little as 24 hours!
- **No fees, no home appraisal or inspection.**

Give us a call at **(360) 734-5790** or visit [westedgeCU.org/fixit](http://westedgeCU.org/fixit) to learn more!

## Holiday Closings

- **Independence Day**  
*Monday, July 5*
- **Labor Day**  
*Monday, September 6*

## Our Purpose

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

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

## REFI in JULY!

**NOW THROUGH AUGUST 6, 2021:  
\$100 Cash Back and 60 Days No Payments!**

Celebrate the freedom that comes with **lower monthly payments, earning cash back, and having 60 days with no payment due.** Refinance your **auto, boat, or RV loan** from another lender to WestEdge and enjoy summertime without worry.



- \$0 Refinance fee
- \$0 Application fee
- \$0 Early payoff penalty
- **Auto loan rates** as low as 2.49% APR\* for 48 months
- **Boat & RV loan rates** as low as 4.84% APR\* for 60 months

Apply online in minutes at [westedgeCU.org/refi\\_in\\_july](http://westedgeCU.org/refi_in_july) or call us at **(360) 734-5790** to see how much you could save!

\*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 28 - August 6, 2021.



## Get “Back on Track” This Summer with BALANCE

BALANCE, our partner in financial education, is helping our BalanceTrack users get back on the path to good financial health this summer with the “Back on Track” contest!

Entering “Back on Track” is easy:

- Visit [westedgeCU.org/balance](http://westedgeCU.org/balance) and click the BALANCE link



- Complete at least one BalanceTrack module with a passing grade. Multiple entries across different modules are encouraged!

- Be entered into the monthly drawing of a \$100 Amazon® gift card by completing the special *Module of the Month*, in addition to receiving three bonus entries towards the **\$500 Grand Prize!**

Module of the Month		
July	August	September
“Rebuilding After a Financial Crisis”	“Money Management”	“Credit Matters”

Now through September 30, 2021. No purchase necessary. Visit [bit.ly/BackOnTrackRules2021](http://bit.ly/BackOnTrackRules2021) for official contest rules.

## 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:** Jayden Chua, King Myles

**\$10 Winners:** Vincent Gardner, Natalie Frank, Paloma Perez

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.



## Raising Financially Savvy Kids

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

A savings account is a great place for your child to store their hard-earned summer cash. If you want to equip your kids with the tools to be financially secure adults, now is a great time to start their 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](http://westedgeCU.org/youth) to find out all about our monthly drawings and prizes!

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