

The Edge Newsletter



Winter 2022



The 70th Annual Meeting

Virtually on March 15, 2022 at 7pm

Call for Board Nominations

Do you have innovative ideas that will take your credit union to the next level? WestEdge is seeking passionate members to serve on our Board of Directors and its committees. Our volunteers are an essential part of the success of the credit union.

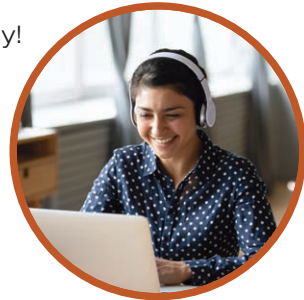
If you would like to be considered by our Nominating Committee for our volunteer Board of Directors, request an application packet by calling **Peter Border at (360) 733-8187** or visit westedgeCU.org/elections_2022. Applications must be received by close of business on February 1, 2022.

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

Save the Date for our 70th Annual Meeting

As a member-owned, democratically operated, not-for-profit financial cooperative, we invite you to join us virtually for our 70th Annual Meeting. Because of you, our members, WestEdge has continued to grow and flourish in our community. Join us on **March 15 at 7pm** as we celebrate all that we've accomplished in 2021.

Join us for your chance to win door prizes! **Two \$100 and four \$50 Visa Gift Card prizes** will be drawn at random for those who attend. Please register at westedgeCU.org and we'll see you there!



WestEdge Events

- **The 70th Annual Meeting**
Tuesday, March 15
- **Royal Family Kids**
Camp Fundraiser
March & April

Holiday Closings

- **Martin Luther King Jr. Day**
Monday, January 17
- **Presidents Day**
Monday, February 21

Our Purpose

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

westedgeCU.org

Changing Lives, One Kid at a Time

Royal Family Kids Camp FUNdraiser – March & April 2022

Every year, WestEdge aims to donate “camperships” to local foster children in need of a fun and safe place to be a kid, and this year is no different. Our annual Royal Family Kids Camp fundraiser for camp scholarships will run through the months of March and April.



Help change the lives of these kids by **participating in our silent auction or making a cash donation**. Visit the credit union lobby to see the gift baskets you can bid on throughout the fundraiser or call us at **(360) 734-5790** to make a donation.

Let's help children remember what it's like to be a kid this summer.



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: Wyatt Hollinsworth, Levi Hollinsworth, Savannah

\$10 Winners: Niko Rodriguez, Cirocco Bettin

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.



The Credit Union Difference

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 by and from the credit union's membership. Board members serve voluntarily. To learn more about our Board of Directors duties, visit westedgeCU.org/become_a_volunteer.

Financial Education for Members - Credit unions assist members to become better-educated consumers of financial services. Visit westedgeCU.org/balance for free resources such as personal finance webinars, toolkits, and financial guidance from certified counselors.

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!

Mechanical Repair Coverage

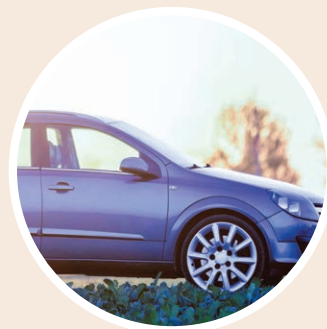
Protect yourself from costly vehicle repairs

A vehicle breakdown can be troubling enough without added worry of expensive repairs. That's why we offer the vehicle service contract **Mechanical Repair Coverage** with exclusive discounts and perks just for being a WestEdge member. In addition to repair coverage, enjoy benefits like:

- 24-hour emergency roadside assistance
- Rental car and travel expense reimbursement
- Coverage for breakdowns when your vehicle is used for ridesharing, such as Uber and Lyft

...and many more!

Ask a **Financial Service Representative** for details or receive a quote by calling us at **(360) 734-5790** today.



Refinance for a Better Rate



If you thought you missed the chance to refinance, don't worry. Rates are still near record lows – for now.

Rethink. Reset. Refinance.

- Lower your monthly payment
- Consolidate debt
- Shorten your mortgage
- Tap equity for a major expense

Talk to our team at **(360) 734-5790** to find out if refinancing makes sense for you or visit us at westedgeCU.org/mortgages.

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