



The Edge Newsletter



Fall 2022

Donate a Little, Save a Lot!

Auto & Motorcycle Loan Special

NOW THROUGH DECEMBER 31, 2022:

Whether you're shopping around for a new or pre-owned vehicle or looking to refinance your current auto loan from another lender, we'll get you ready for the road ahead with our top-notch local service and a *trunkful* of perks.

DONATE \$25 to a charity of your choice and **GET 0.25% discount** off your already-low loan rate, saving you lots of money down the road. **PLUS**, enjoy the holidays with **No Loan Payment for 90 Days!**

→ Ask about our preferred rates and terms for electric and hybrid vehicles for even greater savings!

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

APR = Annual Percentage Rate. On approved credit. \$10,000 minimum balance required. Vehicle must be model year 2017 or newer. Offer excludes current loans held by WestEdge. Interest will continue to accrue during 90-day payment deferral period. Offer valid October 1 – December 31, 2022 for new, used, or refinanced Auto, Motorcycle, or EcoVehicle Loans. Federally insured by NCUA.



WestEdge Events

- **Free Community Shred**
October 20 & 21
- **Holiday Families Sponsorship**
December

Holiday Closings

- **Columbus Day** – *October 10*
- **Veterans Day** – *November 11*
- **Thanksgiving Day** – *November 24*
- **Christmas Day (observed)** – *Dec. 26*

Our Purpose

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

westedgeCU.org

Make a Difference This December

Holiday Families Sponsorship

Looking to make a difference for local families in need this holiday season? WestEdge is partnering with Lydia Place, a non-profit organization dedicated to disrupting the cycle of homelessness and promote sustained independence for current and future generations right here in Whatcom County.

What Is It?

With your help, we can welcome families graduating into their permanent homes by providing a few necessities to get them started.

What Can I Donate?

- **VISIT** the credit union in December and pick a gift tag from our tree in the lobby. **PURCHASE** that item and **BRING** it back to the credit union by December 30.
- Make a **CASH DONATION** – by phone at **(360) 734-5790** or in person at the credit union.



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 Winners: Savannah, King Myles, Finn Jenkins

\$10 Winners: David Crosby, Samson Gardner

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.



Establish Great Credit History Early

With a Share-Secured Visa® Credit Card

Set yourself up for financial success with a WestEdge share-secured Visa credit card. No need to worry about having no or poor credit history – a share-secured card gets you on track! Great for young adults looking to establish credit for the first time, or for veteran borrowers looking to re-establish or improve their credit.

Here's how it works:

- Decide what your credit limit will be – yes, you decide your limit!
- Bring 120% of your desired limit to hold on deposit for the duration your card is secured.
- Use your new Visa credit card just like any other card!

Enjoy benefits from the start, such as...

- No annual fee
- Everyday low rate
- No penalty rate

Get a head start on your financial future today! Visit westedgeCU.org/visa or call a Financial Service Representative at (360) 734-5790 to learn more.



BALANCE Your Financial Future – With Free Webinars!

Ready to use your new WestEdge Visa credit card? Planning your holiday shopping already? Learn to spend wisely at the October & November webinars with BALANCE.

October – Breezing Through the Holidays

It may be called “the most wonderful time of the year” but December can also be filled with unwanted debt with holiday spending. Learn budgeting strategies and tactics to avoid that year-end credit card crunch and sidestep debt traps in the future.

November – Using Credit Cards Wisely

A credit card can be a valuable financial tool. However, before racking up big charges on multiple cards, participants should learn smart ways to handle their credit cards and take a disciplined approach.

Visit BALANCE at westedgeCU.org/balance to register for the next free webinar today!



Enjoy Our FREE Community Shred!

October 20 & 21 | 10am – 4pm
WestEdge Lobby

Bring your confidential papers (up to 25 pounds) to WestEdge for skillful shredding on October 20 and 21 at our free community shred event. Our continued partnership with A-1 Shredding Inc. means you get the peace of mind in knowing your documents are being professionally destroyed. *See you there!*

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