



The Edge Newsletter



Summer 2022

REFI in JULY!

**NOW THROUGH AUGUST 5, 2022:
\$100 Cash Back and 60 Days No Payments!**

Low monthly payments, \$100 cash back, and no payments due for the first 60 days? What are you waiting for? Now through August 5, 2022, bring your **auto, boat or RV loan** from another lender to WestEdge and save!

- ☀️ **Auto loan rates as low as 2.99% APR¹ for 48 months**
- ☀️ **Boat & RV loan rates as low as 4.84% APR¹ for 60 months**

Save up to \$448 with a WestEdge auto loan²

WestEdge Credit Union's rate for a \$20,000 auto loan beats the Bellingham average by **up to 35%** and saves you as much as \$448 over the life of the loan!



Don't wait! Apply online at westedgeCU.org/refi_in_july and start saving now, or call a Financial Service Representative at **(360) 734-5790** to learn more.

¹APR=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 the primary member's share account within 4-6 weeks. Interest will continue to accrue during the 60-day payment deferment period. Offer valid June 27 - August 5, 2022.

²\$448 is the difference between the amount paid in interest between WestEdge Credit Union's rate at 2.99% APR compared to 4.04% APR for the Bellingham Metro market average over the life of a \$20,000 auto loan over 48 months. As of June 2022. [Source: Datatrac]

WestEdge Events

- **Bellingham Kids' Fest**
Saturday, August 6

Holiday Closings

- **Independence Day**
Monday, July 4
- **Labor Day**
Monday, September 5

Our Purpose

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

westedgeCU.org

Join Us for Bellingham Kids' Fest

August 6 | 11am - 3pm | Civic Stadium

A FREE community-wide family event brought to you by Bellingham Parks and Recreation, in partnership with WestEdge! Kids of all ages can partake in a variety of healthy, fun activities that the whole family will love, including:



- Wood turning
- Mini golf
- Bounce houses
- Lego fun land
- Bubbles
- Face painting
- Martial arts
- Crafts
- Prize wheel
- Obstacle course
- Bike course
- Robotics
- Miss Whatcom County
- And more!

Bellingham Kids' Fest is on Saturday, August 6, from 11am to 3pm at Civic Stadium. We'll see you there!



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: Jayden Chua, Rosy Dawn Van Winkle

\$10 Winners: Cirotto Bettin, Vincent 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.



Credit Rebuilder Loan

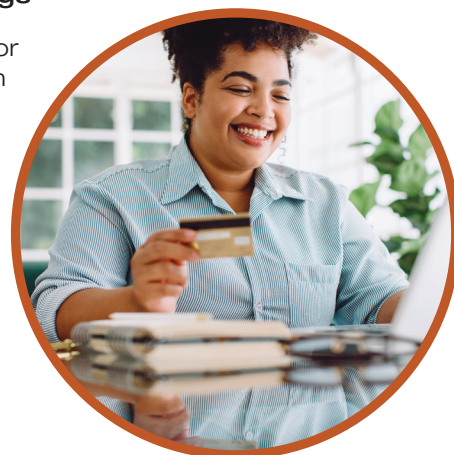
Establish or improve your credit ratings

Whether you're new to the world of credit or just need a little help, a credit rebuilder loan with WestEdge gets you ahead.

Here's how it works:

- Loan proceeds are deposited to your savings account and held on deposit for the duration of the loan.
- Funds are released to you once the loan is paid in full, thus boosting your credit ratings while simultaneously establishing a financial safety net with your new savings.

Call a Financial Service Representative at **(360) 734-5790** to learn more and get on the road to financial success today!



FREE Monthly Webinars from BALANCE!

Check out new content every month

Our partners at BALANCE are here to provide financial resources to you, our members, at no cost. In addition to monthly webinars, they also provide personalized financial counseling, podcasts and toolkits designed to cover a wide range of financial needs. Reaching financial success has never been easier!

Register for one of the free monthly webinar sessions that covers many different topics, including:

July – Investing in Real Estate

Investing in real estate can be a great way to boost income – if done wisely. To help investors turn a profit, this webinar will cover the pros and cons of different properties, resources for finding investment opportunities, and financing options.

August – Raising a Money Smart Kid

Earning money, spending, and saving are important lessons children learn very early on in life. This webinar will help guide parents on effective ways to educate children about financial responsibility that can last a lifetime.

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

Get TruStage Insurance Discounts

Another perk of being a WestEdge member!

Discounts on auto, home and life insurance policies could be yours just for being a WestEdge member. Our partners at TruStage® insurance are licensed professionals that work to get you the best deal to fit your budget.

Learn more at westedgeCU.org/insurance and see what you could save!



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