



The Edge Newsletter



Summer 2023

Ready for REFI in JULY?

NOW THROUGH AUGUST 4, 2023:

\$100 Cash Back and 60 Days No Payments!

Are you looking for a way to save money, reduce your monthly payments, and get cash back just for getting a great deal? Now through August 4, 2023, refinance your **auto, boat, or RV loan** at WestEdge and reap the rewards!

Enjoy financing that works for you:

- ☀ **\$100 Cash Back**
- ☀ **60 Days No Payments**
- ☀ **Flexible Terms**
- ☀ **\$0 Refinance Fee**
- ☀ **\$0 Application Fee**
- ☀ **\$0 Early Payoff Penalty**



Hurry, you only have until **August 4, 2023**, to take advantage of this great deal! Apply online at westedgeCU.org/refi-in-july or call us at **(360) 734-5790** to see how much we could save you!

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 deferral period. Offer valid June 26 - August 4, 2023.

WestEdge Events

- **Bellingham Kids' Fest**
Saturday, August 5

Holiday Closings

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

Our Purpose

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

westedgeCU.org

You're Invited to Bellingham Kids' Fest!

August 5 | 11am - 3pm | Civic Stadium

Bring your little ones for an afternoon of laughter, excitement, and endless entertainment at Bellingham Kids Fest, brought to you by Bellingham Parks and Recreation in partnership with WestEdge!

As a FREE community event open to the public, the whole family will delight in a variety of activities that will create summer fun and lasting memories.

The first 150 kids get a free Kids' Fest T-shirt, but everyone gets to enjoy:

- Woodturning
- Painting
- Obstacle Course
- Mini Golf
- Balloons
- Circus Arts
- Bounce Houses
- Martial Arts
- Robotics
- LEGO® Fun Land
- Crafts
- Foam Sword Duels
- Bubbles
- Prize Wheel
- And More!



Join us for Bellingham Kids' Fest on Saturday, August 5, 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: Marla White, Davien Pilar Nava

\$10 Winners: Samson Gardner, Lucas Deighan

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.



Grow Your Savings With a Certificate at WestEdge

Whether you're planning for short-term milestones or long-term financial growth, WestEdge has your back! Enjoy Share Certificate rates up to **3.04% APY*** for a 24-month term and reach your financial goals faster.

Use a Share Certificate to save for:

- Vacations
- Tuition
- Weddings
- Holiday spending
- Home improvement projects
- Or any major purchase!

Call a Financial Service Representative at **(360) 734-5790** or visit us at westedgeCU.org/certificates to learn more!

*APY = Annual Percentage Yield. Minimum \$2,000 balance.



Protecting Your Deposits With NCUA Share Insurance

A built-in benefit for WestEdge members!

As part of our dedication to our member's financial well-being, WestEdge is proud to protect and safeguard our member's deposits with National Credit Union Administration (NCUA) share insurance.

NCUA Share Insurance offers you:

- **Security** – Each member's deposits are insured up to \$250,000. Certain accounts, such as some retirement accounts (IRAs) are insured separately, offering even more coverage.
- **Free Coverage** – NCUA share insurance is provided to you automatically, without requiring any additional payment or paperwork.
- **Stability** – The NCUA operates under the supervision of the federal government, providing an additional layer of confidence. The full faith and credit of the United States government stand behind the NCUA's guarantee, reinforcing the stability and reliability of your insured deposits.
- **Wide Coverage** – NCUA share insurance covers a broad range of deposit accounts, including savings accounts, checking accounts, money market accounts, share certificates, and certain retirement accounts like IRAs.
- **Confidence** – NCUA share insurance is a strong indicator of a credit union's commitment to safeguarding member funds. By choosing a federally insured credit union like WestEdge, you demonstrate your commitment to responsible financial management.

Remember, no member of a federally insured credit union has ever lost a single penny of insured deposits.

Call a Financial Service Representative at **(360) 734-5790** and maximize your NCUA share insurance today!

FREE Monthly Webinars from BALANCE!

Check out new content every month

**August –
Safeguarding Kids'
Identity & Online
Privacy**

Today's youth are tech-savvy and connected online. However, parents still play an important role in helping them avoid online hazards like identity theft, privacy, and cyber-bullying. This webinar covers important issues including online privacy tips, managing computer settings, smartphone apps, and positive behavior.

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

2501 James St., Bellingham, WA 98225-3597
phone: (360) 734-5790 • fax: (360) 734-9249

