

The Edge Newsletter



Fall 2023



Donate a Little, Save a Lot!

Auto & Motorcycle Loan Special

NOW THROUGH DECEMBER 31, 2023

Whether you're shopping around or looking to refinance, WestEdge offers competitive auto loan rates with exceptional service.

Rev up your ride and support charity at the same time!

DONATE \$25 to a charity of your choice and **GET a 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 for electric and hybrid vehicles for even greater savings!



Don't let this offer drive by – Apply online at westedgeCU.org/donate-save or call us at **(360) 734-5790** to learn more today!

APR = Annual Percentage Rate. On approved credit. \$10,000 minimum balance required. Vehicle must be model year 2018 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, 2023, for new, used, or refinanced Auto, Motorcycle, or EcoVehicle Loans. Federally insured by NCUA.



WestEdge Events

- **Fall Community Shred**
October 19 & 20

Holiday Closings

- **Columbus Day**
Monday, October 9
- **Thanksgiving Day**
Thursday, November 23
- **Christmas Day**
Monday, December 25

Our Purpose

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

westedgeCU.org

7122- 0022-1

Unlock the Potential of Your Vehicle

Utilize the value of your vehicle for financial flexibility.



Did you know...

You have the ability to use the equity in your vehicle as collateral to obtain cash out. You could have access to funds in as little as 24 hours.

Why would I tap equity in my vehicle to obtain cash out?

- **Pay less interest with an auto loan** – Use your vehicle to pay off higher-interest balances, allowing you to pay down your balances faster.
- **Manage fewer accounts** – Use the power of your vehicle to consolidate debt into one, easy-to-manage payment.
- **Repair, service or tune up your vehicle** – Enjoy peace of mind knowing your car is dependable.



Speak to a Financial Service Representative at **(360) 734-5790** to find out how!



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: Zoe Ibbotson, Emmett Pederson

\$10 Winner: Danica McCaslin

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.



Unwrap Joy with Visa Gift Cards

Take the guessing out of gifting!

The holiday season is about celebrating love, joy, and togetherness. As the season of gifting, it can be hard to find the perfect gift for everyone on your list. Make your holiday gifts even more special this year by giving the gift of choice – WestEdge Visa® Gift Cards!

Visa Gift Cards are...

- **Versatile** – Your loved ones get to choose what they purchase.
- **Universally accepted** – Available to use anywhere Visa is accepted.
- **Great for travel or entertainment** – Safer than cash to carry when traveling, dining, or creating memorable experiences.
- **Saving you time and energy** – Spend your holiday season with your loved ones, not agonizing over what to buy.

Call a Member Service Representative at **(360) 734-5790** or **stop by the credit union** to get your Visa Gift Cards today!



Be On Guard Against Scams

What to watch for...

Staying alert and identifying potential scams are some of the best ways to avoid falling victim. Protect yourself by keeping these popular scam tactics in mind:

- **Phishing emails and calls** – Scammers often pose as banks, government agencies, or even your credit union. Remember that you can always hang up and call a verified number you trust.
- **Too good to be true schemes** – If an offer sounds too good to be true, it probably is. Scammers often promise huge profits in return for an upfront payment or personal information.
- **Pressure tactics** – You don't think clearly under pressure. That's why scammers will create a sense of urgency and push you into making fast decisions. Take your time with financial matters and consider what's being asked for before deciding what action to take.
- **Unsolicited requests for money** – Be wary of requests for money from people you don't personally know. They can come up with heartbreaking stories meant to manipulate your emotions.

Protect Yourself: Remember, WestEdge will NEVER contact you and ask for your personal information unsolicited.

FREE Community Shred: Protect Your Privacy!

October 19 & 20 | WestEdge Lobby | 10am – 4pm

Join us for our FREE Community Shred on October 19 and 20. Everyone is welcome to bring one box (up to 25 pounds) of confidential papers to shred, and our friends at A-1 Shredding Inc. will professionally destroy them. Enjoy the peace of mind that comes with knowing your information is protected. *See you there!*

Did you know...

WestEdge has helped our community shred over **75,000 pounds** of paper by hosting our Community Shred events for over 10 years. **That's over 190 cubic yards of landfill we've saved together!**



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

