

The Edge Newsletter



Winter 2024



The 72nd Annual Meeting

March 16, 2024,
At Four Points Conference Center
Doors open at 5:30pm

We invite you to join us for the 2024 Annual Meeting on March 16 at the Four Points by Sheraton in Bellingham, WA. We'll celebrate all that we've accomplished in 2023 while enjoying a delicious dinner buffet, ending the evening by drawing several \$50 door prize winners and two \$500 grand prize winners. Grand prize tickets are on sale at the credit union until March 14.

Dinner tickets are \$10 and are on sale January 16 - March 8, 2024. Seating is limited - call us at (360) 734-5790 or stop by the credit union to make your reservations before it's sold out!



WestEdge Events

- **The 72nd Annual Meeting**
Saturday, March 16
- **Royal Family Kids Camp Fundraiser**
March & April

Holiday Closings

- **New Year's Day -**
Monday, January 1
- **Martin Luther King Jr. Day -**
Monday, January 15
- **Presidents' Day -**
Monday, February 19

Our Purpose

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

westedgeCU.org

Call for Board Nominations

WestEdge is looking for talented and passionate volunteers to serve on our Board of Directors and its committees. As a not-for-profit financial institution, our volunteers are an essential part of keeping our credit union strong and successful.

You're invited to be part of your credit union's bright future!



If you would like to be considered for our volunteer Board of Directors, request an application packet by calling Scott Segel at (360) 734-5790 or visit **westedgeCU.org/elections-2024**. All applications must be received by close of business on February 1, 2024.

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



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, Emmett Pederson

\$10 Winner: Brooke Caron, 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.



Access Your Accounts Across the Nation

WestEdge is on the CO-OP® Shared Branch Network

Whether you're traveling across the country or relocating, the Shared Branch Network ensures you can conduct transactions with ease. Over 5,600 credit union branches nationwide participate in the Shared Branch Network, meaning you're never far from your finances.

At a CO-OP Shared Branch, you can...

- Make a deposit or withdrawal
- Make a loan payment
- Transfer funds within your account
- Access additional services – such as cashier's checks and account histories – depending on the branch



As a WestEdge member, you also have access to over 30,000 surcharge-free CO-OP ATMs for even more convenient access. Just look for the CO-OP Shared Branch logo anywhere you go.

Visit westedgeCU.org/shared-branches to find a Shared Branch or ATM near you!

Crash Course in Budgeting Basics

Whether you're saving up for something special, aiming to pay off debts, or just trying to make sure your expenses don't outweigh your income, budgeting can be your best friend. How you decide to manage your money is up to you. Consider these budgeting templates and see if they fit your style:

The 50/30/20 budget:

Split your expenses into 3 categories: Needs, Wants, and Debts/Savings. The goal of this budget is to allocate 50% of your income to Needs (housing, groceries, utilities, etc.), 30% to Wants (dining out, hobbies, entertainment, etc.) and the last 20% to Debts or Savings, like an emergency fund.

The Envelope budget:

Give yourself an envelope for every expense you have, such as groceries, gas, entertainment, etc. Decide what you want to spend on each category and put that much cash in the envelope. When the envelope is empty, that's it – you're done spending in that category.

The Zero-Balance budget:

Make a list of all your income and expenses, then assign every dollar coming in with a place to go out. In addition to regular expenses like housing and groceries, you can create a category for savings or even a subcategory like saving for a vacation.

Budgeting is all about finding what works for you and sticking to it. Start small, stay consistent, and watch how your financial habits shape your future!

Need a more personalized approach to money management?

Our certified financial counselor Jesse is here to help. Give her a call at (360) 734-5790 to make an appointment today!



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