



# The Edge Newsletter



Spring 2024

## Earn 3% Cash Back on Visa Balance Transfers!

Now through May 31, 2024

**Transfer Balances to a Low-Rate WestEdge Credit Card and Save!** Do you want to save money on interest, pay debt down faster, and earn cash back? Cash in on this great offer! Now through May 31, you can earn 3% cash back on WestEdge Visa® balance transfers – that’s up to \$600 on top of our everyday great benefits:

- 12.5% APR\* or lower!
- No Balance Transfer Fee
- No Annual Fee
- No Cash Advance Fee
- No Penalty Rate
- No Gimmicks!

### 2023 Average Member Savings: 12.8% APR<sup>1</sup>

During our 2023 Visa 3% Cash Back on Balance Transfers promotion, our members reduced their credit card rate by 12.8% APR, on average! In 2022, our members saved 8.6% APR!

Let's See How That Compares:

Credit Card balance of \$10,000 with monthly payments of \$300

	Interest Rate	Total Interest Cost
The "Other" Guys	24.99% APR	\$7,586
WestEdge Credit Union	12.50% APR	\$2,427
		<b>\$5,159 Total Savings</b>

Plus, No balance transfer fee AND receive 3% cash back on the amount of your balance transfer(s)!

### What's Your Interest Rate?

Take control of your finances! Call us at (360) 734-5790 or apply online at [westedgeCU.org/visapromo](https://westedgeCU.org/visapromo). Already have a WestEdge Visa and want to capitalize on this offer? Visit [westedgeCU.org/visa](https://westedgeCU.org/visa) to submit a Balance Transfer Request or request a Credit Line Increase today and start saving!

\*APR = Annual Percentage Rate. \$1,000 accrued balance transfer minimum to receive 3% cash back. \$20,000 maximum on approved credit. Cash back will be credited toward WestEdge Visa account within four to six weeks from the date of transfer. Offer valid April 1 through May 31, 2024.

<sup>1</sup>APR average savings figure is an average weighted interest rate based on balance transfers completed between April and May 2023.

## WestEdge Events

- Royal Family KIDS Camp Fundraiser  
March & April
- Spring Community Shred  
April 25 & 26

## Holiday Closings

- Memorial Day  
Monday, May 27
- Juneteenth  
Wednesday, June 19

## Our Purpose

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

[westedgeCU.org](https://westedgeCU.org)

## Royal Family KIDS Camp FUNdraiser

Now through April 26

Thousands of children pass through the foster care system each year, but that doesn't stop WestEdge from making summers a little more joyful for foster kids in Whatcom County. Donating summer "camperships" to kids in need gives them a fun and safe place to just be a kid. Activities like crafts, woodworking, and birthday parties provide an unforgettable summer experience filled with fun, learning, and a chance to create cherished memories.

Join us in changing these kids' lives for the better by supporting our fundraiser. View the available silent auction packages donated by local businesses in the credit union lobby or online at [westedgeCU.org/auction](https://westedgeCU.org/auction). Call us at (360) 734-5790 to place a bid or donate by phone today!





## 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](http://westedgeCU.org/youth).

Winners from this quarter are:

**\$5 Winners:** Vivian White, Lukas Jorgenson, King Myles

**\$10 Winners:** Kara McCaslin, Samson Gardner

Access your accounts 24 hours a day, seven days a week with WestEdge Online Banking at [westedgeCU.org](http://westedgeCU.org) or Telephone Teller by calling 1 (800) 254-2722.

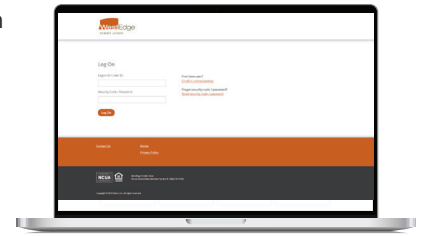
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## New Online Banking Is Here

We are thrilled to upgrade Online Banking with a fresh new look for a smoother, easier, and better user experience. *Available now!*

- Upgraded look and feel
- Embedded security resources
- Enhanced integration with our Mobile Banking App



Please visit our website for instructions on how to log in for the first time. Your initial login can be done through our website or through our mobile banking app. Happy banking!

## Spring Community Shred

April 25 & 26 | WestEdge Lobby | 10am - 4pm

Join us for our FREE Community Shred on April 25 and 26. Bring one box (up to 25 pounds) of old confidential documents, and our partners at A-1 Shredding, Inc., will safely and securely destroy them, lessening the threat of identity theft for you. Simply feed your documents through the slots on the top of the bins in the lobby and never worry about them again! All of the shredded paper is then recycled free of any personal information.



*See you there!*

## Supporting the Community That Supports Us



WestEdge understands the importance of giving back to our local community. Throughout 2023, we were honored to sponsor camperships for local foster kids through Royal Family KIDS Camp, bring fun and joy to children at Kids Fest, and donate to over a dozen deserving charitable organizations and community events:

- Royal Family KIDS Camp
- Slow & Low Car Club
- Kids Fest in partnership with Bellingham Parks & Rec
- The Whatcom Dream
- Bellingham Elks Lodge
- Bellingham Food Bank
- Whatcom Humane Society
- Seattle Children's Hospital
- Protect Our Winters
- St. Jude Children's Hospital
- Blue Skies for Children
- Boys & Girls Club of Whatcom County
- Unity Spiritual Center
- Make-A-Wish Foundation

**How did WestEdge demonstrate we care about our community in 2023?**

- 39 volunteer hours
- \$9,900+ charitable contributions
- Gave back to 14 organizations

**Way to go, WestEdge, for putting people first!**

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