



The Edge Newsletter



Fall 2024

Donate a Little, Save a Lot!

Auto & Motorcycle Loan Special

NOW THROUGH DECEMBER 31, 2024

Whether you're shopping for an auto or motorcycle loan or thinking about refinancing your current one from another lender, we've got the perks to keep you smiling mile after mile. That's because at WestEdge, we offer competitive auto loan rates with exceptional service, focusing on you as an individual rather than just your credit score, all while staying community-minded – just like you.

For a limited time, you can grab a **0.25% discount on your auto or motorcycle loan rate just by donating \$25 to a charity you choose.** You give to a good cause, and we give you a sweet discount. Oh, and you'll also enjoy the holidays with **90 days of no payments.** It's a win-win all around!

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

- ▶ **DONATE \$25** to a charity of your choice
- ▶ **GET a 0.25% discount** off our everyday-low loan rate
- ▶ 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 2019 or newer. Offer excludes current loans held by WestEdge. Interest will continue to accrue during 90-day payment deferment period. Offer valid October 1 – December 31, 2024, for new, used, or refinanced Auto, Motorcycle or EcoVehicle Loans. Federally insured by NCUA.



WestEdge Events

- **Fall Community Shred**
October 17 & 18

Holiday Closings

- **Columbus Day**
Monday, October 14
- **Veterans Day**
Monday, November 11
- **Thanksgiving Day**
Thursday, November 28
- **Christmas Eve**
Tuesday, December 24
(closing at 1:00)
- **Christmas Day**
Wednesday, December 25

Our Purpose

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

westedgeCU.org

FREE Community Shred: Protect Your Privacy!

October 17 & 18 | WestEdge Lobby | 10am – 4pm

Join us for our FREE Community Shred event on October 17 and 18 at WestEdge Credit Union. Help protect against identity theft by securely disposing of sensitive documents, such as old tax returns, financial statements or any paperwork containing personal information. Bring up to 25 pounds (one box) of documents to WestEdge, where you can safely discard them in locked bins. Our friends at A-1 Shredding will then professionally shred them at the end of each day.

We look forward to seeing you there and helping keep your information secure!





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: Kieren Acoba, Marla White

\$10 Winners: Vincent Gardner, Nayeli Johnson-Delagarza

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.



Join Us in Shaping Our Future: Open Seat on the Board of Directors



Are you passionate about our community and the role WestEdge Credit Union plays in it? Here's your chance to make a difference! WestEdge is currently seeking dedicated members to serve on the Board of Directors and its committees.

Credit unions are not-for-profit financial institutions run by a volunteer Board of Directors and committees. These volunteers are essential to keeping the credit union strong and successful. Serving on the board is a unique opportunity to engage in the governance and financial well-being of YOUR credit union.

As a board member, you'll play a vital role in shaping the credit union's future, overseeing the strategic direction of the credit union, promoting our mission and ensuring that we continue to meet the evolving needs of our members and community.

Board meetings are held on the third Tuesday of every month. No prior board experience is required – just bring your enthusiasm, fresh ideas and commitment to our mission. Whether you're a seasoned professional or looking to grow your skills, we welcome diverse perspectives.

If you would like to consider a voluntary board position, contact Scott Segel at (360) 734-5790 or visit westedgeCU.org/board-volunteer-opportunities for additional information.

Thank you for being a valued member of WestEdge Credit Union. Together we can continue to build a strong and vibrant community!

BALANCE – Your Path to Financial Fitness Starts Here!

At WestEdge, we care about your financial wellness. That's why we've partnered with BALANCE, an industry leader providing free access to expertly crafted financial education and resources. BALANCE offers a range of no-cost financial guidance and services, including monthly webinars, one-on-one financial counseling, podcasts and toolkits to tackle all kinds of financial needs. Getting your finances on track has never been simpler!

Check out upcoming FREE Monthly Webinars from BALANCE!

October – FAFSA: The Key to Unlocking Financial Aid

The Free Application for Federal Student Aid (FAFSA) is a form that streamlines the federal financial aid process. Learn about FAFSA basics, the application process, completing the FAFSA online, federal requirements and receiving and maintaining federal financial aid.

November – Unwrapping the Holiday Scam Season

Don't let scammers steal your holiday spirit! Unwrap knowledge and tools to protect yourself from holiday fraud. Get information about red flags, safe online shopping techniques and steps to take if you do become a victim.

December – 21 Ways to Trim Your Budget

Stretching your budget can help you reach your financial goals. Learn smart ways to save on the things that impact your finances most, such as food, health care, insurance and more.

To access BALANCE financial resources or to sign up for the next free webinar, please visit westedgeCU.org/balance.

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