



The Edge Newsletter



Spring 2025

Earn 3% Cash Back on Visa Balance Transfers!

Now through May 31, 2025

Transfer Balances to a Low-Rate WestEdge Credit Card and Save! Do you want to save money on interest, pay down debt 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!

2024 Average Member Savings: 11.8% APR¹

During our 2024 Visa 3% Cash Back on Balance Transfers promotion, our members reduced their credit card rate by 11.8% APR on average!

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
		\$5,159 Total Savings

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.

Already have a WestEdge Visa and want to capitalize on this offer? **Submit a Balance Transfer Request** or **Request a Credit Line Increase** by visiting westedgeCU.org/visa to get the savings started!

*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, 2025.

¹APR average savings figure is an average weighted interest rate based on balance transfers completed between April and May 2024.

WestEdge Events

- **Royal Family KIDS Camp Fundraiser**
April
- **Spring Community Shred**
April 24 & 25

Holiday Closings

- **Memorial Day**
Monday, May 26
- **Juneteenth**
Thursday, June 19

Our Purpose

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

westedgeCU.org

Royal Family KIDS Camp FUNdraiser

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.

Silent Auction to benefit Royal Family Kids Camp going on now through April 25 at the credit union!

Join us in changing these kids' lives for the better by supporting our fundraiser. View the silent auction packages donated by local businesses in the credit union lobby or online at 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.

Winners from this quarter are:

\$5 Winners: Davien Pilar, Davien Pilar Nava, Selena De La Garza

\$10 Winners: Samson Gardner, Vincent 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.



Meet Shayla!

WestEdge is excited to introduce one of our newest faces, Shayla!



Job Title: Member Service Representative

Time at Credit Union: 1 year

Favorite Thing About WestEdge: I truly enjoy my job at WestEdge because it allows me to connect with members on a personal level. Building relationships and getting to know each of them creates a sense of community, and to me there is nothing more fulfilling. Even if it's just a quick transaction or a conversation through the drive-up window, I find joy in each and every interaction. Additionally,

I love the variety in my work – having the opportunity to assist in all facets of the credit union keeps every day engaging and rewarding. Being able to support our members in so many different ways makes my role so much more unique and fulfilling.

Hobbies: Aside from spending my weekends being a self-proclaimed pinball wizard, my true passion is writing. Most of what I write is poetry; though I dabble in various other styles, poetry is my favorite. Fun fact: I self-published a poetry book in 2017. I also like to collect old photos from estate sales and antique shops. With these photos I write short stories to pair with them; it's a creative way for me to utilize my collection and also keep the memory of others alive, even if the story is fictional.



Spring Community Shred

April 24 & 25 | WestEdge Lobby | 10am – 4pm

To make your spring cleaning a little easier this year, WestEdge invites you to take advantage of our FREE Community Shred on April 24 and 25. Bring one box (up to 25 pounds) of old confidential documents, and our partners at A-1 Shredding 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 the shredded paper is then recycled, free of any personal information.

See you there!



Offering Peace of Mind to the Communities We Serve

Throughout 2024, our generous membership and staff were able to help those in our community with donations to non-profits like Royal Family Kids' Camp, Bellingham Food Bank and the Whatcom County Humane Society. After all, WestEdge provides peace of mind to our membership, employees, and the communities we serve.

How did WestEdge demonstrate we care about our community in 2024?

- 32 volunteer hours
- \$12,100+ charitable contributions
- Gave back to 10 organizations

Way to go, WestEdge, for putting people first!



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