



# The Edge Newsletter



Summer 2025

## REFI in JULY!

**NOW THROUGH AUGUST 1, 2025:**

**\$100 Cash Back and 60 Days No Payments!**

Lower your monthly payments by refinancing your **auto, boat or RV loan** through WestEdge. Save hundreds of dollars by refinancing your loan from another financial institution to a low-rate WestEdge loan today! **PLUS, now through August 1, 2025, receive \$100 Cash Back and 60 Days No Payments!**

- ☀️ **Auto loan rates as low as 5.74% APR\* for 48 months**
- ☀️ **Boat and RV loan rates as low as 7.99% APR\* for 60 months**
- ☀️ **\$0 Refinance Fee. \$0 Application Fee. \$0 Early Payoff Penalty.**
- ☀️ **Flexible Terms = Low Payments**



**Save up to \$1,538 with a WestEdge Credit Union auto loan.<sup>1</sup>**

WestEdge Credit Union's rate for a \$30,000 auto loan beats the Bellingham Metro average by **up to 20%**, saving you as much as \$1,538 over the life of the loan!

**Don't wait!** Apply online in minutes at [westedgeCU.org/refi-in-july](http://westedgeCU.org/refi-in-july) or speak with a Financial Service Representative at **(360) 734-5790** to learn more.

\*APR=Annual Percentage Rate. Minimum loan amount for this offer is \$5,000. Offer excludes current loans held by WestEdge Credit Union. Rate and terms based on credit qualification and approval. All cash back rewards will be credited to primary member's share account within 4-6 weeks. Interest will continue to accrue during 60-day payment deferment period. Offer valid June 23 - August 1, 2025.

<sup>1</sup>\$1538 is the difference between the amount paid in interest between WestEdge Credit Union's rate at 5.99% APR compared to 7.48% APR for the Bellingham Metro market average over the life of a \$30,000 auto loan over 72 months. As of June 2, 2025. [Source: Datatrac]

## WestEdge Events

- **Bellingham Kids Fest**  
*Saturday, August 2*

## Holiday Closings

- **Independence Day**  
*Friday, July 4*
- **Labor Day**  
*Monday, September 1*

## Our Purpose

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

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

## Join Us for Bellingham Kids Fest

**Saturday, August 2, 10am - 2pm at Civic Stadium**

Bring your little ones for an afternoon of laughter, excitement and endless entertainment at Bellingham Kids Fest, brought to you by Bellingham Parks and Recreation in partnership with WestEdge!

As a FREE community event open to the public, the whole family will delight in a variety of activities that will create summer fun and lasting memories.

- Woodturning
- Painting
- Obstacle Course
- Mini Golf
- Balloons
- Circus Arts
- Bounce Houses
- Martial Arts
- Robotics
- LEGO® Fun Land
- Crafts
- Foam Sword Duels
- Bubbles
- Prize Wheel
- And More!

**Join us for Bellingham Kids Fest on Saturday, August 2, from 10am to 2pm at Civic Stadium. We'll see you there!**





## 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:** Isabella Castaneda, Devien Pilar Nava

**\$10 Winners:** Alejandro Rodriguez Tudon, 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.

**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.



## Member Security: Recognizing the Signs of a Scam Call

In today's digital world, scam calls are on the rise, targeting people of all ages and backgrounds. Protecting yourself from financial loss starts with knowing how to spot warning signs. Here are some key indicators to watch out for:

### Pressure Tactics

Scammers often use high-pressure tactics to create a sense of urgency. They might claim you owe money or insist there's a legal issue that needs immediate action. If someone is pushing you to act quickly, take a step back and verify the situation.

### Unsolicited Requests for Personal Information

Legitimate organizations typically do not ask for sensitive information such as your Social Security Number, bank account information or passwords over the phone. Be extremely cautious if you're asked to provide this type of information to an unsolicited caller.

### Unsolicited Offers or Prizes

If you get a call saying you've won a prize or received an offer that sounds too good to be true, it's likely a scam. Genuine winnings or offers typically require you to actively participate in a contest or process. If you didn't enter, be skeptical.

### Stay Safe

If you ever feel unsure about a call, hang up and contact the organization directly using a trusted number. At WestEdge, we prioritize your security. Never hesitate to reach out to us with any questions or concerns. Together, we can fight fraud and keep your accounts secure.

Stay vigilant and protect your personal information!

## IDCheck: New Verification for Out-of-State Shared Branching

There's an important enhancement to the CO-OP® Shared Branch experience – IDCheck! This innovative ID verification tool reduces identity fraud while making Shared Branch transactions faster and more efficient.

Effective May 2025, WestEdge members who utilize a Shared Branch outside Washington State must preload their ID into the IDCheck application before visiting a Shared Branch location. This ensures a smoother and more secure transaction experience for everyone involved.

### How It Works

Upon arrival at a Shared Branch location (or even beforehand), **visit <https://verify.coop.org> (or scan QR code)** and simply follow these steps:

1. Enter your credit union name, member number and the last four digits of your Social Security Number.
2. Scan your government-issued ID and take a selfie.
3. Get a one-time passcode to show the teller and complete your transaction.



If you have any questions about the new IDCheck system for CO-OP Shared Branching, please call us at (360) 734-5790 or visit a Shared Branching location and we'll be happy to guide you through the process.

## WestEdge ATM Now Accepts Cash Deposits

Great news for our members – our onsite ATM now accepts cash deposits for accounts held at WestEdge!

**Looking for more ATM locations?** WestEdge participates in the CO-OP ATM Network, which provides surcharge-free access at 30,000+ ATMs, which includes 9,000 deposit-taking ATMs. **To find cash-accepting ATMs near you visit [westedgeCU.org/atm](http://westedgeCU.org/atm).**

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