



The Edge Newsletter



Spring 2026

Earn 3% Cash Back on Visa Balance Transfers!

Now through May 31, 2026

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!**

2025 Average Member Savings: 15.7% APR¹

During our 2025 Visa 3% Cash Back on Balance Transfers promotion, our members reduced their credit card rate by 15.7% 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	\$7,244
WestEdge Credit Union	12.50% APR	\$2,347

Total Interest Savings: \$4,897
And pay off balances 16 months sooner!

Plus, Get 3% Cash Back on the balance transfer amount and No Balance Transfer fee!

Take control of your finances! Call us at **(360) 734-5790** or **apply online at westedgeCU.org/visapromo**.

Already Have a WestEdge Visa Credit Card?

Visit westedgeCU.org/visa to get the savings started!

- ✓ **Request a Credit Line Increase**
- ✓ **Submit a Balance Transfer Request**



*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, 2026.

¹APR average savings figure is an average weighted interest rate based on balance transfers completed between April and May 2025.

WestEdge Events

- **Royal Family KIDS Camp Fundraiser Through April 24**
- **Spring Community Shred April 16 & 17**

Holiday Closings

- **Memorial Day Monday, May 25**
- **Juneteenth Friday, 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 24 at the credit union!

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. 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: Emmett Pederson, Marla White

\$10 Winners: Azailia Le, Samson Gardner, Olive Johnson

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.



Membership Survey | Encuesta de Membresía

Your opinions matter! If you haven't already, please take a few minutes to give us your feedback – just scan the QR code or visit: westedgeCU.org/survey



¡Sus opiniones importan! Por favor, dedique unos minutos a enviarnos sus comentarios – Simplemente escanee el código QR o visite: westedgeCU.org/survey

Meet Miriam!

WestEdge is proud to spotlight one of our trusted loan officers, Miriam!



Job Title: Financial Services Representative

Time at Credit Union: 6 years

Favorite Thing About WestEdge: What I love most about working at WestEdge is that I get to help guide people through their credit journey, whether they're rebuilding it or establishing it for the first time. It's always rewarding to see members reach their goals, like buying their first car or purchasing a home. Moments like that remind me why I'm proud to work with a team and credit union that looks beyond the numbers and always puts members first.

Hobbies: Outside of work, I love going on walks and spending time with my family exploring local parks.



Spring Community Shred

April 16 & 17 | 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 16 and 17. 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 of the shredded paper is then recycled free of any personal information. *See you there!*



Offering Peace of Mind to the Communities We Serve

WestEdge is proud to provide peace of mind to our membership, employees, and the communities we serve. Throughout 2025, our generous members and staff paid it forward with donations to non-profits like Royal Family KIDS Camp, Bellingham Food Bank, Opportunity Council, Blue Skies for Children, and the Whatcom County Humane Society.

How did WestEdge demonstrate we care about our community in 2025?

- 61 volunteer hours
- \$14,100+ charitable contributions
- Gave back to 16 organizations



Way to go, WestEdge, for putting people first!

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