

# The Edge Newsletter



Winter 2015



## The 63<sup>rd</sup> Annual Meeting

February 28th, 2015, at Northwood Hall

Come celebrate all that you've accomplished at the WestEdge Annual Meeting & Celebration!

### Are you ready for a great night of celebration with WestEdge Credit Union?

As a member-owned, not-for-profit financial cooperative, we invite you to join us for the 2015 Annual Meeting.

Please join us as we reflect back on this first-year transition to becoming WestEdge Credit Union. Thanks to our incredibly supportive membership, we have thrived this past year! We know we could not have done it without you. Thank you!

We'd love to meet you and share what's in store for 2015 and beyond. So join us for a fun-filled night that will include a delicious buffet dinner, laughter and entertainment. **Tickets are \$10 and are on sale January 6 – February 25, 2015.**

Please stop by the credit union or give us a call at (360) 734-5790 to make your reservations today!



## WestEdge Events

- **63rd Annual Meeting**  
*February 28*

## Holiday Closings

- **New Year's Day**  
*Thursday, January 1*
- **Martin Luther King, Jr. Day**  
*Monday, January 19*
- **Presidents Day**  
*Monday, February 16*

## Our Purpose

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

**westedgeCU.org**

## Receive 1% Visa® Rebate on Balance Transfers

Feeling overwhelmed and tired of paying high interest rates on your credit card balances? Here's good news! When you transfer your high-rate balances to a low-rate WestEdge Visa Credit Card, you will:

- 1. Save money** on the overall amount of interest you pay — potentially thousands of dollars, depending on the balance transfer amount and interest rate difference!
- 2. Pay down balances faster.**
- 3. Put more money back in your pocket.** Receive 1% cash back — that's up to \$100! — on the amount of your balance transfer(s).

For example, if you have a department store credit card with a \$5,000 balance, 18% APR\* and make \$150 monthly payments, and you transferred that balance to a WestEdge Platinum Credit Card at 9.5% APR\*, you would *save \$1,155 in total interest paid, pay off your balance eight months sooner, and receive a \$50 rebate* from WestEdge.

WestEdge Visa Credit Cards are unique!

- ✓ **No Balance Transfer Fee**
- ✓ **No Annual Fee**
- ✓ **No Penalty Rate**
- ✓ **No Cash Advance Fee**

Call us today, risk-free to see how much you could save at (360) 734-5790 or apply online at [westedgeCU.org](http://westedgeCU.org). **Already have a WestEdge Visa and want to take advantage of our 1% rebate offer?** Visit [westedgeCU.org/visa](http://westedgeCU.org/visa) to download a Balance Transfer Request form today!

\*APR=Annual Percentage Rate. \$1,000 accrued balance transfer minimum to receive 1% Visa Rebate. \$10,000 maximum on approved credit. Rebate credited toward WestEdge Visa account within four to six weeks of the date of transfer. Offer valid January 1 through March 31, 2015.



## 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:** Nevaeh Williams, Ashley Reamer, Tucker Rathjen

**\$10 Winners:** Connor Frank, Sarah Warren, Taylor Sivo

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.



## Taxes Done Right

With TurboTax® and WestEdge Credit Union, it's easy to do your own taxes. TurboTax coaches you every step of the way to the biggest refund you deserve.

- **All you need to know is yourself.** TurboTax translates taxes into simple questions about your life and puts everything on the right forms for you.
- **Double checks as you go.** TurboTax runs error checks and a final review of your return to help make sure your taxes are done right.
- **Free, free and free.** WestEdge Credit Union members with simple federal tax returns can prepare, print and e-file for FREE with TurboTax Federal Free Edition.

Start TurboTax for FREE today! Simply visit [westedgeCU.org](http://westedgeCU.org) and click on the TurboTax link.



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## January Visa® Credit Card Skip-a-Pay

Don't let a storm of credit card payments hold you back this winter — throw them to the wind with January Skip-a-Pay!

Blow past your January Visa Credit Card payment from WestEdge and use the extra padding in your wallet for whatever you want. Catch up after holiday spending, go on a winter getaway trip or just relax knowing you have some extra money in your pocket to hold you down.

If your account is in good standing, your December Visa statement will provide you the option to Skip-a-Pay, should you decide it's right for you!



## Interested in Contributing to the Leadership of your Credit Union?



WestEdge is seeking talented members to serve on the Board of Directors and its committees.

You can make a difference at your credit union!

Credit unions are not-for-profit financial institutions run by volunteer Board of Directors and committees — you're invited to take part! Volunteers are an essential part of our credit union and help keep us strong and successful.

Terms for the next Board and Supervisory Committee are just around the corner in February 2015. If interested in serving your credit union, please call Katie Zowada at (360) 734-5790 to learn more.

Thank you to all Board and committee volunteers and those who apply!

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