

The Edge Newsletter

Winter 2017

Join Us for Our 65th Annual Meeting!

February 25, 2017, at Northwood Hall

Are you ready for a spirited night of celebration with WestEdge Credit Union? As a member-owned, democratically operated, not-for-profit financial cooperative, we invite you to join us for the 2017 Annual Meeting.

Because of you, our members, WestEdge has continued to grow and flourish in our community. Join us as we celebrate all that we've accomplished in 2016 while enjoying a delicious buffet dinner with laughter and fun, engaging entertainment. You're in for a night you won't forget.

Never been to our Annual Meeting? Just ask any of our current members or staff who have attended in the past to hear about all the fun! Have additional questions or want to make your reservations? Give us a call at (360) 734-5790 or stop by the credit union. **Tickets are \$10 and are on sale January 4 – February 23.**



WestEdge Events

- **65th Annual Meeting**
Saturday, February 25
- **Royal Family Kids Camp Fundraiser**
March & April

Holiday Closings

- **New Year's Day**
Monday, January 2
- **Martin Luther King, Jr. Day**
Monday, January 16
- **Presidents' Day**
Monday, February 20

Our Purpose

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

westedgeCU.org

The Credit Union Difference

Not-for-profit – We exist to serve our members, not to make a profit. Credit unions do not issue stock or pay dividends to outside stockholders. Instead, earnings are returned to our members in the form of *lower loan rates, higher interest on deposits and lower fees*.

Ownership – Credit unions are an economic democracy. Each credit union member has equal ownership and one vote – regardless of how much money a member has on deposit. At a credit union, every customer is both a member and an owner.

Volunteer Boards – Each credit union is governed by a board of directors, elected from the credit union's membership. Board members serve voluntarily.

Financial Education for Members – Credit unions assist members to become better-educated consumers of financial services.

Social Purpose: People Helping People – Credit unions exist to help people, not make a profit. Our goal is to serve all of our members well, including those of modest means – every member counts. Our members are fiercely loyal for this reason. They know their credit union will be there for them in bad times as well as good. This same people-first philosophy causes credit unions and our employees to get involved in community charitable activities and worthwhile causes – just ask us!

In the twelve months ending in June 2016, The Credit Union National Association has determined that:

- WestEdge Credit Union provided **\$407,414** in direct financial benefits to its members.
- WestEdge Credit Union provided loyal high-use member households **\$932** in direct financial benefits.



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: Suzanne Holtrop, Brooke Caron, Tou Caron

\$10 Winners: Sky Caron, Kayla Mcilvenna, Breeze Caron

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.



Do It for the Kids!

Confronting Abuse, Changing Lives - March & April 2017

For years WestEdge Credit Union has been donating funds for "camperships" to Royal Family Kids Camp so that foster children are given a safe, fun place to be a kid. This year, we will be running our RFKC fundraiser for camp scholarships throughout the months of March and April.

To get involved you can participate in our silent auction or you can simply make a cash donation. Bids on our silent auction gift baskets can be made in the credit union lobby throughout the duration of the fundraiser.

Let's help kids remember what it's like to be a kid this summer.

Financial Resolutions

Get a fresh start on your finances.

Did you know that WestEdge offers a FREE money management resource to all of our members? BALANCE is a financial fitness program that provides assistance with all aspects of personal finance. You even have FREE access to confidential financial counseling services six days a week! *Este recurso también se ofrece en español.*

BALANCE counselors can help with...

- Credit Report Review
- Money Management Counseling
- Debt Management
- Identity Theft Solutions
- Housing Counseling
- Toll-Free Infoline
- And Much More!



Explore all the things BALANCE has to offer at www.westedgeCU.org/Balance.

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 our 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 your January payment. For additional questions, please call (360) 734-5790 and ask to speak with an FSR.

Experience the Rewards

You can make a difference!

Because credit unions are not-for-profit financial institutions run by a volunteer Board of Directors and committees, we want YOU to be a part of our team! Join a group of everyday people who volunteer because they want to see WestEdge thrive and remain an essential part of our wonderful community.

Board meetings are held on the third Tuesday of every month. If you would like to consider a volunteer position, call Katie Zowada at (360) 734-5790.

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

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