



The Edge Newsletter



Spring 2018

Organize Your Finances in a Better Way

Consolidate Your Debt into One Low Payment

A WestEdge Personal Loan is a smart and easy way to consolidate your high-interest debt into one low payment. With a lower interest rate and more of your payment going toward the principal balance, you'll pay off your debt faster!

And best of all, you'll make just one easy payment each month!

Terms	Estimated Payment
Borrow \$10,000 at 8.99% APR* for 4 years	\$249/month
Borrow \$5,000 at 8.99% APR* for 4 years	\$125/month

Looking for an even lower rate? Use the power of your car to consolidate your bills and receive an interest rate as low as 2.99% APR!* (i.e., \$10,000 at 2.99% APR* for 4 years for an estimated monthly payment of \$222/month)

Don't wait! Consolidate your debt and save with WestEdge Credit Union!

To apply, visit us at westedgeCU.org or call (360) 734-5790 and speak with a Financial Services Representative to learn how much we can potentially save you.

*APR=Annual Percentage Rate. All loans are subject to credit approval. Rates are subject to change at any time.

WestEdge Events

- National CU Youth Month
April 2018
- Spring Community Shred
April 19 & 20
- Strawberry Social
June 29

Holiday Closings

- Memorial Day
Monday, May 28

Our Purpose

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

westedgeCU.org

Make Deposits After Hours

Take advantage of our Night Drop or Remote Deposit!

Did you know you can make deposits after hours? WestEdge provides two options for after-hours deposits – the Night Drop for checks and cash, and the Remote Deposit feature on our mobile app for checks.

Remote Deposit

Using the Remote Deposit feature on the WestEdge mobile banking app, you can enjoy the convenience of depositing a check from anywhere, at any time of day. Funds are available the same business day if deposited before 3pm or the next business day if deposited later. Visit westedgeCU.org/mobile to learn more about enrolling in our mobile app if you haven't already.

Night Drop

Located near our ATM on the north side of our building, the Night Drop provides a great option for depositing checks or cash outside of business hours. There are envelopes provided to fill out with your deposit information.

Night Drop is collected at 9am, Monday – Friday, on regular business days. All deposits made after 9am will be processed the next business day.





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: Jackson Mumm, Harper Krause, Paloma Perez

\$10 Winners: Kayla McIlvenna, John Crowley, Matthew Perez

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.



2018 Annual Meeting

Our 66th Annual Meeting was held at Northwood Hall on February 24, 2018. "The Sky's the Limit" embodied our credit union's financial performance for 2017 – although small, we're flying steady and strong! Julian McAllister, Board Chair, thanked the WestEdge staff for their service and welcomed our new board members, Lorena Greig and Brandon Wilson. Our members celebrated with a delicious dinner, fabulous entertainment by the Mount Baker Toppers, a photo booth and awesome prizes!

If you were unable to attend the meeting and would like an Annual Meeting Program that summarizes the credit union's performance in 2017, including financial reports and community involvement, please stop by the lobby to pick one up or call us at (360) 734-5790 to request one by phone.

See you next year!

Offering Peace of Mind to the Communities We Serve

Throughout 2017, our generous membership and staff were able to help those in our community with donations to non-profits like Royal Family Kids' Camp and the Whatcom County Humane Society, in addition to our annual Holiday Family Sponsorship of a local family from the Sunnyland Neighborhood.

How did WestEdge demonstrate we care about our community in 2017?

- 56+ volunteer hours
- \$9,600+ charitable contributions
- Gave back to 7 organizations



Way to go, WestEdge, for putting people first!

Youth Month

The Science of Saving

Every child dreams about their future. Some of those dreams may require money to come true. How do you help your children achieve their dreams?

One way is to help them learn how to save their money.

In April, WestEdge Credit Union is celebrating Youth Month, which is a program that helps teach and encourage kids to develop good financial habits. The theme this year is "The Science of Saving," reminding our young members science has proven that if you start with small goals, saving your money can become a regular habit.

Ways to participate...

1. Make a deposit and be entered into a weekly drawing for prizes.
2. Enjoy the kid-friendly activities provided in the lobby, like beanbag toss, coloring pages and more.
3. Stop in and open a new Youth Savings Account, and the \$5 opening deposit is on us!



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