

The Edge Newsletter



Fall 2018

WestEdge Personal Loans

For when the unexpected happens

WestEdge knows that there is never a good time for a pipe to burst, a pet to get sick or your home to be infested with...well...anything! We also know that, despite the lack of good timing, the unexpected is bound to happen. That's why **WestEdge Credit Union wants you to know that we have your back!**

Let's say you need a new roof due to a random windstorm. According to fixr.com, the national average for this is about \$6,750 – no matter who you are, this is a significant amount of money.

If you were to get a personal loan for **\$7,000** with a 36-month term and a rate of 7.99% APR, your payments would be a manageable **\$220 per month**. This makes the financial burden much less stressful. Not only that, it also establishes a plan to pay the overall unexpected expense. If you ask us, that's a win-win!

To discover what payments might look like for other possible emergencies with our convenient loan calculators, or to apply for a loan, visit us online at westedgeCU.org/loans.

APR=Annual Percentage Rate. Loan rate and terms based on credit qualifications and approval. See WestEdge for more details.



WestEdge Events

- **International Credit Union Day**
October 18
- **Free Community Shred**
October 18 & 19
- **Hot Chili Day**
October 26
- **Holiday Family Sponsorship**
Nov 29-Dec 19

Holiday Closings

- **Columbus Day** – October 8
- **Veterans Day** – November 12
- **Thanksgiving Day** – November 22
- **Christmas Eve** – December 24
(closing at 1:00 pm)
- **Christmas Day** – December 25

Our Purpose

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

westedgeCU.org

International Credit Union Day

Did you know...

Today, over 235 million people are served by credit unions in 109 countries and 6 continents!

WestEdge invites you to join us on Thursday, October 18, 2018, in celebrating the history and success of the "People-not-Profit" philosophy alongside credit unions all over the world! This year's theme, "Find Your Platinum Lining," emphasizes the credit union movement's loyalty to its members and its mission to provide them financial support and guidance.



Inclement Weather Notifications

As we head into the winter months, check our website at westedgeCU.org or give us a call at (360) 734-5790 for current branch opening delays and closures.



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: Olivia Shaw, Vinnie Gardner, Samson Gardner

\$10 Winners: Hazel Carlson, Noah Rathjen, Raven Gardner

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.



Holiday Family Sponsorship

Because we believe in people helping people

Nov 29-Dec 19

Looking to make a difference in someone's life this holiday season, but don't know where or how? Good news! WestEdge Credit Union will be hosting our 5th Annual Holiday Family Sponsorship from November 29 through December 19.

What is it?

Our Annual Holiday Family Sponsorship provides basic necessities and a few fun gifts to one deserving family from our local community every year.

How Can I Donate

- **VISIT** the credit union between November 29 and December 19 to pick up a tag from our tree in the lobby. **PURCHASE** that item and **BRING** the gift unwrapped to the credit union by December 19.
- Make a **CASH DONATION** - by phone at (360) 734-5790 or in person at the credit union. All cash donations will go toward buying any remaining gifts on the tree and a gift card for the family.

In the Last Four Years, We Have...

- Donated over **250** gifts, totaling over **\$4,200**
- Raised over **\$1,800** in cash donations

Way to go, WestEdge, for bringing joy to deserving families in our community!

A Spouse's Pre-Deployment Financial Checklist

Creating peace of mind for our military families

With a spouse in the military, financial issues may not be at the front of your mind. Prepare yourself ahead of time by creating a financial plan before your spouse is deployed to help relieve money-related stress later on.

- Make extra copies of all *important financial documents*.
- Check to make sure all *contact information* on financial accounts is yours and not only your spouse's.
- Create a *power of attorney* document so you can control your spouse's financial matters during deployment.
- Make sure you are aware of all *financial responsibilities* your spouse was handling so you can plan to take them over, if needed.
- Contact the *credit bureaus* to have an active duty security freeze placed on your spouse's credit report.
- Check the *beneficiary information* on life insurance, investment and Thrift Savings accounts.



Hot Chili Day

Friday, October 26

11:00 am – 4:00 pm

Need a second to warm up this fall? Stop by WestEdge for our annual Hot Chili Day and enjoy warm, homemade chili complete with all the fixings – cheese, sour cream, onions and warm corn bread. This will be served in the lobby along with great company and conversation. We can't wait to see you!

While supplies last.



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