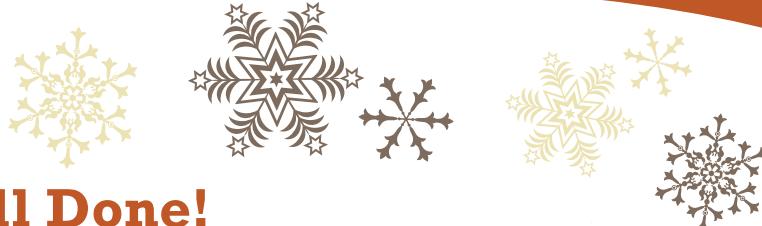




Winter 2014



Well Done!

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

Among many great achievements this year, your credit union was able to transition to a new name and continue to thrive as a strong, stable, community-focused financial institution—thanks to the support of our awesome membership. Please join us as we spend an evening of reflection and planning, not only looking forward to 2014, but to the many years to come!

We've become known for more than just our new name—the good people of Whatcom County are seeking our insights and our commitment to listening and learning, and we're building trust in the community. That's worth celebrating!

The 62nd Annual Meeting & Celebration February 22, 2014!

Everyone is welcome! As always, all who attend the Annual Meeting will leave with something. Here's what others have said about the event:

- I had a fantastic time with my family.
- We had a great table—we laughed all night!
- I just learned how to lower my car payment—had no idea I could find more money!
- My wife and I were treated like royalty—now she thinks I'm a hero for suggesting we attend.

We'd love to meet you and share what's in store for 2014 and beyond. **Tickets are \$10 and are on sale January 6th – February 19th.** Discover what's next at the WestEdge Annual Meeting & Celebration!

Take Back Your Day!

Feeling pinned down after the holidays?

Enjoy more freedom when you transfer your high-rate card or loan balances to a WestEdge Visa® credit card. There's always more in your pocket with the great low rates at WestEdge, and right now you get even more with a 1% rebate*—that's up to \$100! But that's not all—with WestEdge Visa's Skip-a-Pay option, you can skip your January payment and use the extra cash for whatever you choose! That's three ways WestEdge is here to help you take back your day!



With a WestEdge Visa:

- Enjoy everyday low rates starting at 9.5% APR.
- Get a 1% rebate on balance transfers—Hurry! The deadline's been extended to February 28th.
- Skip your January payment* and manage your budget your way!

*Rebate offer expires February 28, 2014, and is good for accrued balance transfer of \$1,000 minimum/\$10,000 maximum. OAC. Existing WestEdge Visa Credit Cards or loans not qualified. Rebate credited to WestEdge Visa account after three billing cycles from date of transfer. January Skip-a-Pay program offered to existing cardholders in good standing.

Our Purpose

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

www.westedgeCU.org



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 yrs)
- Youth Account 2.0 (age 13-17 yrs)
- Youth Certificate Account (age birth-17 yrs)

These special accounts are designed to reward you. With incentives, contests, consultation programs and more, you can build your saving 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.

Winners from this quarter are:

\$10 Winners: Connor Estabrook, Skyler Robison, Elvis Mendez

\$5 Winners: Isobel Simpson, Briella Johnson, Corbin Beam

Access your accounts 24 hours a day, seven days a week with WestEdge Online Banking at www.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.



Did You Hear About Shared Branching?

It's new...for WestEdge Credit Union!

GaPac was part of the CO-OP® Shared Branch Network, with over 5,000 branches nationwide, since 2012.

EFFECTIVE JANUARY 6, 2014, WESTEDGE REPLACES THE NAME GAPAC ON THE CO-OP® SHARED BRANCH NETWORK!

This completes the transition from the name GaPac Community FCU to WestEdge Credit Union. Now, when you visit any Shared Branch location, and you are asked for your credit union information, be sure to say the name "WestEdge Credit Union."

Just one more way your credit union provides ways to conduct your transactions whenever, wherever it's convenient for you!

It's Easy to Use Shared Branching!

Using the Shared Branching network is hassle-free and completely safe. Locate a CO-OP® Shared Branch at www.co-opsharedbranch.org or dial 888-748-3266 (888-SITE CO-OP). To make a transaction* at any of the branch channels listed, all you need is:

- Registered name of your credit union—WestEdge Credit Union
- WestEdge member account number
- Valid, government-issued picture ID

*Non-owners may perform deposits and payments with member's account number

Online Bill Pay

As an added convenience, WestEdge Credit Union offers Online Bill Pay through our Online Banking services. With Bill Pay, you can securely pay your bills wherever, whenever you want. No more writing checks. No more stamps and envelopes—pay any bill, any person and any company, without ever touching a pen!

It's fast, easy and free!

- Control when bills get paid and avoid late fees.
- Pay bills individually or in batches.
- Schedule one-time or recurring payment and modify payments at any time.
- Create a customized payee list, and only enter information once.
- View selected billing statements online.
- Arrange email alerts for upcoming payments.
- View recently processed and pending payments.
- Mobile access to pay bills and check balances.

Registering for Online Bill Pay is easy!

Simply log in to Online Banking, go to the Bill Pay tab, click on Account Setup and follow the instructions.



You Can Make a Difference at Your Credit Union!

Credit Unions are not-for-profit financial institutions run by a volunteer Board of Directors and committees—you're invited to a part!

Terms for the next Board and Supervisory Committee are just around the corner in February 2014. Call Katie Zowada at (360) 734-5790 to learn more about running for a Board position or if interested in serving on the Supervisory Committee.

Volunteers are an essential part of our credit union and help keep us strong and successful—thank you to all Board and committee volunteers and those who apply!

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