



# Westminster FCU *Of Interest!*

Harvey G. Morris, Chairman  
John C. Burke, President

Vol. XCVI  
January, 2015

## New Mobile Banking App!



You asked for a better Mobile Banking App so we got one! The new app is linked to your Internet banking account. From your computer, login to your WFCU Internet Banking account and select

the Self Service tab . Then choose the *mobiliti* link under Additional Service to sign up.

### Additional Services

eStatements  
Mobiliti

Choose Mobile Banking and/or Text banking and notifications. On the next page choose your WFCU accounts you want to be able to view. On the next page, enter your cell phone number. Then retrieve the verification code texted to you and enter that code on the PC. Next, download the free 'Touchbanking' app in either Apple's iTunes or the Android Play Store. Use the code [gowfedcu1](#) to activate this app.

The app will ask for your Username and Password. Use your Internet Banking Username and Password and answer the security questions. You can now use this app to check your balances; transfer funds, make loan payments, get Notifications/ Alerts and search for ATMs.

## Find Your Account Number and Win!

Hidden in this newsletter are three (3) account numbers. Find yours by

February 12<sup>th</sup> and you will win \$20. Call or e-mail Westminster FCU if you find your account number.

***[Bmedina5@wfcu.com](mailto:Bmedina5@wfcu.com) or phone (303) 427-6466.***



## Dividends Declared

The board of Directors declared dividends for the 4<sup>th</sup> quarter of 2014. The rate paid on Share savings was 0.05% APY with checking accounts still at 0.05% and the Money Market Accounts paying as high as 0.14% APY. These may not seem like great rates historically, but please compare our rates to any other financial institution! Dividends are calculated (#3138) on the average daily balance and paid on the last day of the quarter. Your account must be open at the end of the quarter to receive dividends. Rates may change so please check our website for the latest rates.





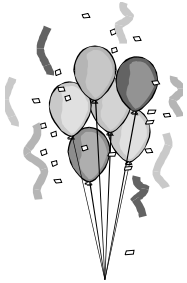
## Pay Your Loan Online with Debit or Credit card

That's right! You can now pay your loan with a Debit or Credit card online...24/7 365 days a year. Don't be limited to our business hours and having to use your phone. The Xpress payment system is located on the top line of our web page [www.wfcu.com](http://www.wfcu.com) under Debit/Credit loan payments. If you will be paying (#30700) this way for the life of your loan you can create a username and password to have your information pre-filled in when you login.



### TurboTax Online

This year, be confident your taxes are done right and get a chance to win big! TurboTax® coaches you to the biggest refund you deserve, double checking as you go and searching over 350 deductions and credits. Go to our website, [www.wfcu.com](http://www.wfcu.com) and click on the TurboTax link to try TurboTax Online and be entered into the TurboTax \$25K Giveaway!



### Holidays

Your Westminster FCU offices will be closed the following dates:

- Thursday, January 1<sup>st</sup> – New Year's Day
- Monday, January 19<sup>th</sup> – M.L. King Day
- Monday, February 16<sup>th</sup> – President's Day

### Do You Know?

**Do you know...**we have joined up with LifeLock to protect your identity and accounts? The link to LifeLock is at the bottom of our credit union web page...are you protected?

**Do you know...**you can sign up for Account Alerts on both Internet and Mobile banking. Set thresholds on your account and you can be emailed and texted when account activity occurs.

**Do you know...** 1 in 5 Americans age 65 or older has been abused financially, according to a 2012 survey by the Investor Protection Trust. Financial abuse cost older Americans at least \$2.9 billion in 2012, up 12% in two years, according to Metropolitan Life.

**Do you know...**that the best way to pay for things while traveling is to use our pre-paid debit cards? Thieves don't have access to your account number (#564) when you use the pre-paid cards and you can also monitor your spending via a web site.

**Do you know...**we are monitoring your debit card 24/7. If the computer notices unusual activity you will receive a phone call



# Borrow Smart. Buy Smart.®

## We'll make your first payment up to \$400!

Upon used vehicle purchase from Enterprise Car Sales.

### January 1 – March 31, 2015



**enterprise car sales**  
Haggle-free buying. Worry-free ownership.