



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

Westminster FCU Of Interest!

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TurboTax Online

For the 2016 tax season, WFCU members are eligible to save up to \$15 on TurboTax Federal products and are also eligible to enter the Sweepstakes for a chance to win the grand prize of \$25,000 or 10 first prizes of \$1,000 each.

You are entered in the sweepstakes by starting your tax return through our site before February 26, 2016. Just click on the TurboTax link on our web page to get started. TurboTax is America's #1 online tax preparation service. TurboTax products provide a secure, easy-to-use experience for most any tax situation with guaranteed 100% accurate calculations and maximum refunds.



AutoTrek - A New Car Buying Experience!

Do you hate having to go to the dealership to buy a new car? Always wonder if you got a good deal, or not? If so, AutoTrek is your car buying service. With AutoTrek, you tell them what (#3173) you want, they find it, they negotiate a great price, and you drive it home. It's just that easy! Call us if you have any questions about how AutoTrek works. Or call them directly at (303) 934-5600.



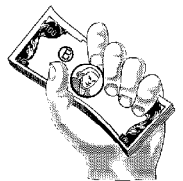
Find Your Account Number and Win!

Hidden in this newsletter are three (3) account numbers. Find yours by February 1st and you will win \$20. Call or e-mail Westminster FCU if you find your account number. Bmedina5@wfcu.com or phone (303) 427-6466



Dividends Declared

The board of Directors declared dividends for the 4th quarter of 2015. The rate paid on Share savings was 0.05% APY with checking accounts still at 0.04% and the Money Market Accounts paying as high as 0.15% APY. These may not seem like great rates historically, but please compare our rates to any other financial institution! Dividends are calculated 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.





It's IRA Time

A New Year means a new start. It makes sense that now is the best time for investors to add money to an existing IRA account. If you currently don't have one, you might want to consider opening a (#580) new account to take advantage of the tax benefits. Whether you are doing a rollover IRA or creating a new IRA account, the money can be used to supplement Social Security and other retirement options. The contribution limit for IRA accounts in 2015 is \$5,500. But if you're older than 50 years old, it's \$6,500. WFCU has both Traditional and Roth IRAs.

A benefit of having your IRA at Westminster FCU is that we do not charge any annual IRA fees!

Do You Know?

Do you know...you can pay your loan payment, for free online, with a Debit or Credit card? Just look on the top line of our web page www.wfcu.com

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 or texted when account activity occurs.

Do you know...Apply for a loan and you may win 2 tickets to see the Denver Nuggets! (#40001418) This promotion ends January 13, 2016.

Do you know...we are monitoring your debit card 24/7/365? If this computer notices unusual activity you will receive a phone call. They won't ask you for your card number, they will tell you what it is. Also, if you are traveling outside the U.S. be sure to let us know the dates, or your debit card will not work.



Holidays

Your Westminster FCU offices will be closed the following dates:

- Monday, January 18th, - Martin Luther King Day
- Monday, February 15th – Presidents Day



November 1, 2015 – January 31, 2016. Get \$400 deposited to your account upon a used vehicle purchase from Enterprise Car Sales.

Westminster Federal Credit Union will deposit \$400 to your Westminster Federal Credit Union member account within 30 days of financing the vehicle. Offer void when 7-Day Repurchase Agreement is activated. No cash advances. Offer not valid on previous Enterprise purchases. This offer cannot be combined with any other offer. Offer only good on Enterprise Car Sales vehicles purchased 11/1/15 - 1/31/16. Used vehicles were previously part of Enterprise short-term rental and/or lease fleet or purchased by Enterprise from other sources including auto auctions, with previous use possibly short-term rental, lease or other. The "e" logo, Enterprise and "Haggle-free buying. Worry-free ownership." are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners.