



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

Westminster FCU Of Interest!

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Taking a Trip?

Are you taking a trip either domestically or especially out of the country?

If so, and you plan to use your ATM/Debit card, please let us know! We have anti-fraud servers monitoring usage of our members' cards. If the anti-fraud software detects unusual activity you will receive a phone call, so make sure we have your correct phone number. If traveling outside the U.S., let us know where and the dates. We need to 'unlock' your debit card for overseas usage. Due to fraud from mostly Russia, the Ukraine and China we have locked down debit card usage overseas. We can 'open up' your card in specific countries for exact dates you will be there.



If you really want to protect your Identity and your account number consider purchasing one of our pre-paid debit cards. These re-loadable cards are not linked to your account in any way, as the debit card is. And you only 'load' as much money as you need on the card, instead of exposing everything in your account to these criminal hackers!



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 (#568) Metropolitan Life.

Find Your Account Number and Win!

Hidden in this newsletter are three (3) account numbers. Find yours by May 14th and you will win \$20. Call or e-mail Westminster FCU if you find your account number.



Contact us by e-mail
Bmedina5@wfcu.com or phone
(303) 427-6466.

Dividends Declared

The board of Directors declared dividends for the 1st 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.



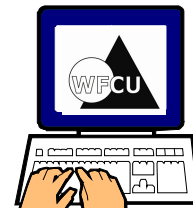


55th Annual Meeting

Be sure to mark your calendar for May 5th at 6:00 p.m. Westminster Federal Credit Union will be celebrating its 55th year! How many businesses can boast not only that they have been around for 55 years but that they still conduct business under the same name! The meeting will be held at the Westminster Park & Recreation Center, 105th/Sheridan. Come join us for food, elections and prizes. Food is served at 6:00 and the meeting will start at 6:30.

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 under Debit/Credit loan payments. If you will be paying 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. And a bonus...Whereas you pay a \$5 convenience fee when you call...there is no fee for using our web site! (#40001387)



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

Self Service tab

Additional Services

eStatements
Mobiliti

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



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 (#3147) 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](https://www.wfcu.com) 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.



Holidays

Your Westminster FCU offices will be closed the following dates:

- Monday, May 25th – Memorial Day
- Monday, July 6th – Independence Day
- Monday, September 7th – Labor Day

