



# Westminster FCU *Of Interest!*

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

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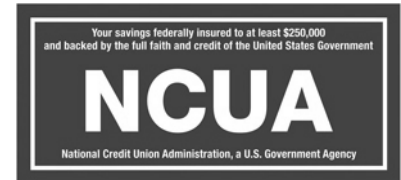
## Top Rating...Again!

Bauer Financial is an independent agency that rates financial institutions for safety and soundness. Your Westminster FCU has again received Bauer's highest rating. This is, in fact, the 75<sup>th</sup> quarter in a row that WFCU has received this top rating. We have several of the awards displayed on our wall for you to view next time you stop in. We'll be glad to answer any questions you may have about Bauer or these awards. The bottom line is that you don't have to worry about WFCU and your deposits.



### **\$250,000 Deposit Insurance**

Last October, President Bush temporarily increased the deposit insurance from \$100,000 to \$250,000. That was set to expire December 31, 2010. In May, President Obama signed into law that this increase in the deposit insurance will now last until December 31, 2013.



### **Lending to Our Members**

In September 2008, when other financial institutions and Finance companies stopped lending money to consumers, Westminster FCU did not! In fact, we have just completed 9 of our biggest months, in terms of dollars lent to members. This represents a growth of over 23% in our outstanding loan portfolio in only 9 months. We aren't just making loans. Our deposits have also been on a record pace as (#115) consumers are fed up with the big national institutions. Oh by the way, 9 months ago was when the nations "credit crisis" started!

### **Find Your Account Number and Win!**

Hidden in this newsletter are three (3) account numbers. Find yours by August 1st and you will win \$20. Call or e-mail your Westminster FCU if you find your number.





### Did You Know?

Did you know...92% of mortgages are current? How come we only hear news about the other 8%?

Did you know... We have pre-paid Travel Debit cards? It's not only a great gift idea but a great way to protect yourself and your account when traveling! Don't let thieves get your checking account number.

Did you know...with our Shared Branching Program, our members can go to 4000 Credit Union branches around the U.S., and in 6 other countries, to transact their business?

Did you know... Westminster FCU will be 50 years old on May 31, 2010! How many other businesses in Colorado are 50 years old?

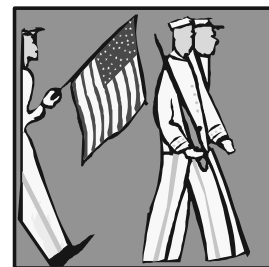
### Texting to Find a FREE ATM

Finding an ATM that doesn't charge a fee has never been easier. Just send your current ZIP code in a text to 692667. You will get a text back showing you the location (#6568) of an ATM that will not charge a fee. Reply back to the text with the word "more" and you will get several more FREE ATM locations.



### Dividends Declared

The board of Directors declared dividends for the 2<sup>nd</sup> quarter of 2009. The rate paid on Share savings was 0.40% APY and on the Money Market Accounts, as high as 1.10% APY. This may not seem like great rates historically but compare our rates to any other financial institution! Dividends (#20057) 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.



### Holidays

Your Westminster FCU offices will be closed the following dates:

Friday, July 3<sup>rd</sup> – Independence Day

Monday, September 7<sup>th</sup> – Labor Day

Monday, October 12<sup>th</sup> – Columbus Day