



# Westminster FCU Of Interest!

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

Vol. XCVIII  
July, 2015

## Advantage 10 Year Loan?

Looking to lower your mortgage rate but the cost to refinance is simply too high? Talk to us about our new **Advantage 10 Year Mortgage**. For only \$249, you can borrow up to \$175,000 and pay off that high rate First Mortgage, with a rate as low as 3.75%. This loan is restricted to members with:



- First Mortgage balance  $\leq$  \$175,000
- Average Credit Score  $\geq$  680;
- 75%+ Equity
- Debt to Income Ratio  $\leq$  45%

Talk to our loan department about this new loan and start saving money today!



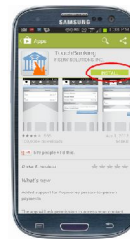
### 5<sup>th</sup> WFCU Members' Golf Tournament

Sign up now and save the date for your credit union's 5<sup>th</sup> Members' Golf Tournament. This year it will be held Friday, September 11<sup>th</sup> at Legacy Ridge golf course. The outing is limited to the first 128 golfers. It will be a shotgun start with a 9:00 a.m. tee time. Lunch, awards and prizes to follow golf.

Click on the golf tournament link on our web site, [www.wfcu.com](http://www.wfcu.com), to register.

### Mobile Banking App Enhancement

You asked for the ability to use your mobile app on more than one account. Starting in the fall, you will be able to do just that. We'll keep you updated as to when this (#569) new feature is available. Also, remember that if you get a new smart phone or iPhone and need to re-download our **Touchbanking** app, don't forget you will need the activation code **gowfedcu1** to install the app.



### Dividends Declared

The board of Directors declared dividends for the 2<sup>nd</sup> 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.



### Find Your Account Number and Win!

Hidden in this newsletter are three (3) account numbers. Find yours by August 12<sup>th</sup> 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**



## 55<sup>th</sup> Annual Meeting

Your credit union celebrated its 55<sup>th</sup> Annual Meeting on May 5, 2015, at 6:00 p.m. at the City of Westminster City Park Recreation Center, 10455 Sheridan Blvd. (105th Ave./Sheridan Blvd.) As the meeting was on May 5<sup>th</sup>, Cinco de Mayo, Mexican food was served.

- Directors Shelly Erb and Michele Kelley were each re-elected for another 3 year term.
- Director Sandra Schwab was honored as she stepped down after 35 years volunteering on the credit union's Board.
- President John Burke talked about Westminster FCU's highlights this past year and future items.

After the meeting, prizes were given away to members ranging from gift cards, movie tickets and cash to the Grand Prize, a Vizio 39" High definition flat screen T.V., won by member Barbara Eaton. Each member that attended received an umbrella, which came in handy with the rain that night and all of May (#40001395).

Congratulations to Barbara Eaton, shown here with her husband Dale, for being this year's Grand Prize winner!



## Did You Know?

**Did 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](http://www.wfcu.com)

**Did 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 (#3159) occurs.

**Did you know...** 1 in 5 Americans age 65 or older has been abused financially? Financial abuse cost older Americans \$2.9 billion in 2013, up 12% in two years, according to Metropolitan Life.

**Did 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, July 6<sup>th</sup> – Independence Day
- Monday, September 7<sup>th</sup> – Labor Day
- Monday, October 11<sup>th</sup> - Columbus Day