



Westminster FCU Of Interest!

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

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Skip-A-Loan Payment Program is Back

The ever popular Skip-A-Payment program is back! If you need extra money for the holidays and want to accomplish that by skipping your December loan payment, you will need to fill out a request before Thanksgiving. The forms are located on our web site or by stopping in at our office. You must be current on all your loan payments to participate in this program.



Advantage 10 Year Loan?

Looking to lower your mortgage rate but the cost of refi 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!

Find Your Account Number and Win!

Hidden in this newsletter are three (3) account numbers. Find yours by November 12th 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 3rd 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 (#572) change so please check our website for the latest rates.



This October, treat yourself to an extra \$500

Enterprise will appraise your vehicle using Kelley Blue Book® Trade-In Value and add \$500 when you purchase a used vehicle from Enterprise Car Sales.



Offer valid October 1 – 31, 2015. Kelley Blue Book Trade-In Values used by Enterprise are obtained from © 2015 Kelley Blue Book Co.'s website KBB.com. Kelley Blue Book Trade-In Value is based on accurate condition rating and mileage of vehicle. Accurately appraising the condition of the vehicle is an important aspect (#3166) of determining its Kelley Blue Book Trade-In Value. Kelley Blue Book valuation adjustments for vehicle mileage disproportionate to the age of the vehicle may be capped by Enterprise Car Sales at 20% of the vehicle's base value. If a Kelley Blue Book Trade-In value is not available, Enterprise will provide a fair and competitive value for customer's vehicle. Additional trade-in value of \$500 is available only on passenger vehicles and light duty trucks with a Kelley Blue Book Trade-In Value and when a vehicle is purchased from Enterprise. Customer is responsible to any extent vehicle pay-off exceeds Enterprise offer. Customer must provide required proof of ownership/registration and all other necessary paperwork to transfer title. Offer only valid on one trade-in for each Enterprise vehicle purchase. Restrictions apply. For details, see an Enterprise Car Sales Manager.

Holidays

Your Westminster FCU offices will be closed the following dates:

- Monday, October 12th - Columbus Day
- Thursday, November 26th & 27th - Thanksgiving Day and day after
- Friday, December 25th - Christmas Day
- Friday, January 1st - New Year's Day



5th WFCU Members Golf Tournament



Thanks to all the members, our sponsors and Legacy Ridge for making WFCU's 5th golf tournament a great success. The First Place winners (in a scorecard playoff) with a 56 were Susan Ackerman, Stan Ackerman, Tris Greco and Taylor Keaton. In 2nd Place, also with a 56, were George Bosser, Rick Spahn, Matt Spahn and Mike Spahn. 3rd Place, with a 57, went to Carol Beach, Eric Jones, Chad Thomsich and Chris Lanello. Winning \$50 for closest to the hole on the par 3s were Karen Sexton, Michelle McDole, Mike Spahn and Rick Spahn. The last place team won free golf lessons from Joe Carlton, the Legacy Ridge pro. The winner of the 'Selfie' contest was the team of Tony Giardina, Chad Smith, Dan Weikle and John Whitehill.

Click on the golf tournament link on our web site, www.wfcu.com, to see pictures and the winning selfie.

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 and texted when account activity occurs.

Do you know...that if you want to save money purchasing a car and don't want the hassles, call **AutoTrek** at (303) 934-5600. Information is also on our website (#40001415).

Do you know...we are monitoring your debit card 24/7/365? If we notice 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.

