



# Westminster FCU Of Interest!

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

Vol. XCXII  
October, 2016

## Skip-A-Loan Payment Program is Back

The ever popular Skip-A-Payment program is back...Have you signed up yet? If you need extra money for the holidays and want to accomplish that goal 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.



Do you hate having to go to the dealerships 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 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. Otherwise, you can call them at (303) 934-5600.

## Same Day ACH

The Electronic Payments Association announced in April, and we started on September 23<sup>rd</sup>, "Same-day ACH". ACH is the official name for the Direct deposits to your account from other financial institutions or businesses. We used to receive only one ACH settlement file per day. Now two new same-day settlements have been added to the ACH network, greatly increasing the movement (#40001435) of funds between financial institutions from once a day to three times per day.



## Find Your Account Number and Win!

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

**[Bmedina5@wfcu.com](mailto:Bmedina5@wfcu.com) or phone (303) 427-6466**



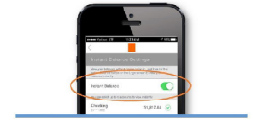
## Dividends Declared

The board of Directors declared dividends for the 3<sup>rd</sup> quarter of 2016. 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 (#600) may change so please check our website for the latest rates.



## Mobile Banking - Instant Balance & RDC

You can now check your balance on our Mobile App without logging on! To enable Instant Balance, click on the Instant Balance icon at the top right corner of the login page and select “Log in and Set Up”. Once you have logged into your account, select “More” from the Main Menu, then select “Instant Balance Settings”. Next, toggle the switch on the top of the Instant Balance settings screen to on. That’s it! Next time you arrive at the login page, simply click on the Instant Balance icon (#3185) at the top right corner of the screen and your selected account balances will appear in the pop up screen. It’s that simple! Coming in October 2016, Remote Deposit Capture (RDC). You will be able to deposit checks into your account by taking a picture on your smart phone. Watch our web site for notification of when RDC is available.



### This October, treat yourself to an extra \$200!

Enterprise will appraise your vehicle using Kelley Blue® Book Trade-In Value and add \$500 upon used vehicle purchase from Enterprise Car Sales. Offer valid October 1 – 31, 2016\*.

\*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 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 for customer's vehicle 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.

### Did You Know?



- Did you know...**your auto insurance premium is effected by your credit score. Increasing your score from poor to good will save you 32%, and good to excellent will save you another 27%!
- 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 or texted when account activity occurs.
- Did you know...**we offer loan Collateral Debt Protection? Why offer this? Because the average new auto loan payment is \$493 and the percent of adults unable to cover this is expense is 46%
- 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.
- 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)

## 10 Reasons To Apply For A Credit Union Auto Loan

1. You'll get the quickest decision.
2. We have very competitive rates.
3. You can get up to 100% financing.
4. Payroll deductions are available.
5. There are no application fees.
6. There are no pre-payment penalties.
7. Payment Protection coverage is available.
8. We have flexible terms to meet your budget.
9. You can apply On-line, fax or in person.
10. You'll receive personal service by loan staff you know.

## Holidays

Your Westminster FCU offices will be closed the following dates:

- Monday, October 10<sup>th</sup> - Columbus Day
- Thursday, November 24<sup>th</sup> & 25<sup>th</sup> – Thanksgiving Day and
- Friday, November 25<sup>th</sup> – Day after Thanksgiving
- Monday, December 26<sup>th</sup> – Christmas Observed
- Monday, January 2<sup>nd</sup> – New Year's Observed

