

Westminster FCU Of Interest!

Vol. CXX July, 2021

John C. Burke, President

Upgrade Complete!

We are excited to announce that we upgraded to a new core banking system on **Thursday**, **July 1**, **2021**. Our core banking computer software runs almost everything in the office.

Upgrading our core system positions Westminster FCU for the future by introducing new technology (#7024) that will enable us to improve processing efficiency to better serve our members. While the change primarily affected our internal departments, you may notice some differences in our online and mobile banking, and a new look to the monthly statements.



Westminster FCU Member's 2020 Annual Meeting

Our Annual Meeting was again held virtually. The virtual Meeting was on May 12th at 6:00 pm. 50 WFCU members logged in to hear the annual reports and win prizes.

Elections for the WFCU Board of Directors were conducted and the two Nominating Committee recommendations were re-elected to 3-year term positions. The two incumbents elected were: Shelly Erb and Michele Kelley.

Click here to see Annual Meeting pictures.

Find Your Account Number and Win!

Hidden in this newsletter are three (3) account numbers. Find yours by August 31st and you will win \$25. Call or e-mail Westminster FCU if you find your account number. <u>Bmedina5@wfcu.com</u> or pho



<u>Bmedina5@wfcu.com</u> or phone (303) 427-6466

Dividends Declared

The board of Directors declared dividends for the 2^{nd} quarter of 2021. The rate paid on Share savings was 0.05% APY with, checking accounts



also at 0.03% and the Money Market Accounts paying as high as 0.25% APY. Dividends are calculated on the average daily balance and paid on the last day of the quarter. Your account must be (#722) open at the end of the quarter to receive dividends. Rates may change so please check our website for the latest rates.



HELOC Loan Special

A Westminster FCU Home Equity Line of Credit (HELOC) gives you an affordable way to access cash using the equity in your home and the freedom to choose how you spend it. Accomplish what you need to when you need to.

For a limited time, **pay no closing costs when you advance \$10,000** or more and lock into a fixed rate as low as 3.39% APR.¹

Draw out cash as you need it. Use for virtually (#40001678) anything such as home repairs, debt consolidation, or education. Borrow up to 95.0% of the equity in your home.

¹Annual Percentage Rate (APR) is accurate as of publication date and subject to change without notice. Certain restrictions apply. See credit union for complete details.



Do You Know?

Do you know...you can control your **ATM/Debit card with our Card Control app. Stop fraud and protect your account.**

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 or texted when any account activity occurs. **Do 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 where and the dates, or your debit card will not work. The call will come from phone # (877) 253-8964



Holidays

Your Westminster FCU offices will be closed the following dates.

- Independence Day Monday July 5th
- Labor Day, Monday September 6th
- Columbus Day, Monday October 11th