WESTMINSTER FCU OF INTEREST

OCTOBER 2025

♯ Guess Who's Visiting WFCU... Santa!



▲ December 12th | 3-5 PM

Come by the WFCU branch for a special one-on-one visit with Santa and enjoy holiday treats!

Don't forget your camera to capture the moment.

Friendly, well-socialized dogs and cats are welcome—but must stay on the floor.

Build Your Credit, Build Your Future

Your credit score is more than just a number—it's the key that unlocks better loan approvals, lower interest rates, and more flexible terms. A strong score can save you money and stress, while a low score or limited history could mean higher rates or even a denied application.

The good news? You're not stuck with the score you have today. Small steps can make a big difference:

- Pay bills on time
- Keep credit card balances low
- Limit new credit applications
- Check your report for errors



If you're just getting started—or working to rebuild—WFCU is here to help. Our shared secured loans are a smart, low-risk way to build or repair your credit by creating a positive payment history over time.

Why wait to take control of your financial future? Contact WFCU today to learn how a shared secured loan can put you on the path to stronger credit. Call 303.427.6466, visit wfcu.com, or stop by the branch—we're ready to help!

2025 Dividends Declared

The Board of Directors declared dividends for the 3rd quarter of 2025:

Share savings: 0.05% APY*
Checking accounts: 0.03% APY*
Money Market Accounts: As high as 2.15% APY*

*Annual Percentage Yield. Dividends are calculated on the average daily balance and paid on the last day of the quarter. Account must be open at the end of the quarter to receive dividends. Rates are subject to change. Visit www.wfcu.com for current rates. Federally Insured by NCUA.

🏘 Fall Into Savings with Our Auto Loan Special! 🏘



Trade in falling leaves for falling rates!



Auto Loan Rates as low as:

4.99%APR*

& 90 days NO payments**

WFCU is here to help you cruise into autumn with special low auto loan rates. Whether you're looking for a brand-new ride, a reliable used car, or a refinance to save money on your current loan, we've got you covered.

Why finance with us this fall?

- Seasonal low rates that put more money back in your pocket
 - Flexible loan terms tailored to your budget
 - * Fast pre-approvals so you can shop with confidence
- Friendly, local service from people who put our members first

Don't let this opportunity leaf you behind—our Auto Loan Special is only here for a limited time.

Apply today and get ready to drive into the new season with savings!

*APR = Annual Percentage Rate. Rates current as of 10/1/2025 & a 60-month term. Rates subject to change without notice. External refinance's only.

Based upon approved credit. Not all borrowers will qualify for the lowest rate.

**Interest begins accruing at time of loan disbursement. Restrictions apply, contact us for details.

Upcoming Branch Closures:

Columbus Day | Indigenous Peoples' Day - Monday, October 13

Thanksgiving Day - Thursday, November 27

Day After Thanksgiving - Friday, November 28

Christmas Eve Early Closure - 3:00PM Wednesday, December 24

Christmas Day - Thursday, December 25

New Year's Day - Thursday, January 1, 2026