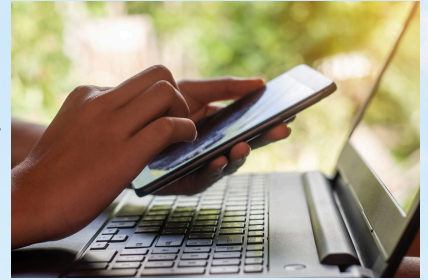


Now Available: Online Account Opening

We are excited to announce that you can open new accounts online and through our mobile app! This new feature offers the convenience of opening accounts anytime, anywhere.

The process is quick and easy, ensuring you save valuable time. Simply log in to your account on our website or mobile app, navigate to the "Open An Account" section, and follow the prompts to complete your application.

Thank you for being a valued member of Westminster FCU.



Spring Auto Loan Special



All new and used auto loan
rates as low as*

5.24% APR**

**AND 90 DAYS
NO PAYMENTS*****

*Auto loan must close at WFCU or refinance from another financial institution.

**APR = Annual Percentage Rate. Rate current as of 4/1/2025. Rates subject to change without notice. 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.

2025 Dividends Declared

The Board of Directors declared
dividends for the
1st 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 month. Account must be open at the end of the month to receive dividends. Rates are subject to change. Visit www.wfcu.com for current rates. Federally Insured by NCUA.

Summer Loan Promotion

Beginning May 1*, apply for a Summer Vacation Signature Loan!

As low as 8.99% APR**
Up to \$5,000 for 36-months



*Loan promotion ends May 31, 2025.

**APR = Annual Percentage Rate. Rate current as of 5/1/2025. Rates subject to change without notice. Based upon approved credit. Not all borrowers will qualify for the lowest rate.

Auto Loan Insurance Tracking System

We are excited to share that WFCU is using a new Auto Loan Insurance Tracking System, designed to help us manage your auto loan coverage more easily. At Westminster Federal Credit Union we want to help our members stay protected.

This new system will ensure that your auto loan insurance is always up to date, helping to protect both you and your vehicle in the event of an unexpected incident while also protecting the credit unions' interest in the vehicle.

If you receive a notice in the mail from us it could be for the following reasons:

- Your current auto insurance does not have Westminster FCU listed as a loss payee
- Your coverage is not adequate (Full coverage with a maximum deductible of \$1000)
- Your vehicle does not have a current insurance policy

As per the agreement signed, all auto loans financed by Westminster FCU are required to have full coverage, with a maximum deductible of \$1000 and Westminster FCU listed as the Loss Payee. Failure to obtain adequate coverage will result in Westminster FCU placing Collateral Protection Insurance on the loan and the member will be responsible for the premium.

If you have any questions or need assistance, our loan department at 303.427.6466.

Upcoming Branch Closures:



Memorial Day | Monday, May 26, 2025

Juneteenth | Thursday, June 19, 2025

Independence Day | Friday, July 4, 2025