

Member's 65th Annual Meeting Recap

Thank you to everyone who attended the Annual Members Meeting last April! Westminster Federal Credit Union celebrated its 65th Annual Membership Meeting on Wednesday, April 9, 2025, at the Westminster City Park Recreation Center.

There were 2 write-ins for this year's election but our Incumbent board members, Harvey Morris, Bill Work, and Tim Regas, were all re-elected for another 3-year term on the credit union's board of directors.

**THANK
YOU**

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As summer approaches and travel plans take shape, a travel money card can be one of the most practical and secure financial tools to bring along. You can securely transfer funds from your bank account to your travel card, allowing you to make purchases worldwide while minimizing exposure of your primary savings and checking accounts to potential fraud.

Purchase your Visa TravelMoney® Card for \$10.95 and enjoy the convenience of managing your travel funds securely and efficiently. Reload your card at any time with amounts ranging from \$100 to \$5,000, subject to a \$4.95 reload fee.

With the Visa TravelMoney® Card mobile app, you can:

- Instantly check your balance and view transaction history
- Secure your account with the on/off toggle feature
- Add your card to your mobile wallet for seamless payments

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2025 Dividends Declared

The Board of Directors declared dividends for the 2nd 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.

10 Ways to Protect Yourself from Online Shopping Scams

Online shopping is fast and convenient—but it's important to stay alert to avoid scams.

Here are 10 tips to help you shop safely & confidently:



1. Stick to Trusted Retailers.
2. Shop only on secure websites with strong reputations. Look for URLs that start with “https” and double-check the site name for misspellings.
3. Be Cautious with Payment Apps.
4. Avoid sellers who demand immediate payment through apps like Zelle®, Venmo, or Cash App. These methods offer little buyer protection.
5. Watch Out for Unrealistic Deals.
6. If a price seems too good to be true, it probably is. Scammers often lure shoppers with deep discounts on fake or non-existent products.
7. Don't Fall for High-Pressure Tactics.
8. Be wary of sellers who push you to “act fast” or “buy now.” Take your time to make informed decisions.
9. Think Twice About Social Media Ads.
10. Ads on social platforms can lead to fraudulent stores. Research unfamiliar sites before making a purchase.
11. Use Credit Cards When Possible.
12. Credit cards often offer better fraud protection than debit cards or direct transfers—especially when dealing with unknown sellers.
13. Verify Social Media Sales.
14. If a friend is selling something online, reach out to them directly. Their account may have been compromised.
15. Protect Your Personal Info.
16. Never share sensitive details like your bank account number, PIN, or one-time access codes.
17. Do a Quick Scam Check.
18. Search the seller's name along with the word “scam” to see if others have reported issues.
19. Trust Your Instincts.
20. If something feels off, it's okay to walk away. Take your time and do your homework.

Upcoming Branch Closures:



Independence Day | Friday, July 4, 2025

Labor Day | Monday, September 1, 2025