VOL. CXXXIX

# WESTMINSTER FCU INSIDER

APRIL 2026

## Step Into a Lower Mortgage Rate

We're pleased to offer a special financing opportunity for qualified homebuyers. Eligible borrowers may receive a rate priced 0.50% APR below current Fannie Mae market pricing, helping lower monthly payments and reduce the overall cost of borrowing.

**What this means for buyers:**

If you are purchasing or refinancing your primary residence you may qualify for a rate that is discounted by 0.50% APR from standard Fannie Mae pricing. A half-percent rate reduction can make a meaningful difference—potentially lowering monthly payments and improving long-term affordability.

Interested in learning more or seeing your potential savings? Reach out today by calling 303.427.6466 to see if you qualify or to discuss whether this discounted rate option is right for you.

*Annual Percentage Rate =APR. Interest rate priced at 0.50% APR below Fannie Mae base rate for comparable 30-year fixed conforming loans at time of rate lock. APR determined after approval of application. Example: 6.00% base rate = 5.50% note rate. Payment example: $300,000 loan, 80% LTV, 30-year term at 5.50% = 360 monthly payments of approximately $1,703 (principal & interest only). Only available on Conventional Mortgages. Taxes and insurance not included. 0.50% origination fee applies. Additional closing costs may apply. Minimum 680 credit score. Maximum 80% LTV. Loans over 80% LTV may require mortgage insurance. Subject to credit approval. Rates & terms subject to change without notice. Federally insured by NCUA. NMLS ID# 968168

## Protect Yourself From Spoofing Scams

There has been an increase in reports of fraudulent phone calls that appear to come from our credit union's phone number. This is known as "caller ID spoofing," where scammers manipulate the caller ID to make it look like a trusted organization is calling.

**Please remember: We will never call and ask you to verify your full account number, online banking credentials, PIN, or other sensitive personal information. If you receive a call asking for this type of information, do not provide it.**

If you're ever unsure whether a call is legitimate, hang up and contact us directly using the phone number listed on our website or the back of your card. Our team is always happy to help verify whether a call came from us. Staying cautious helps keep your accounts and personal information safe.

## Upcoming Branch Closures:

SORRY! WE'RE CLOSED

Memorial Day - Monday, May 25, 2026

Juneteenth - Friday, June 19, 2026

Independence Day Observed - Friday, July 3, 2026

# Build Your Financial Confidence in 2026

No matter your financial footing, it's possible to build financial confidence so you feel self-assured in managing your money (however much or little) and handling unexpected but inevitable challenges. Think of building financial confidence like building your muscles—small improvements over time can yield big results.

**Improvement 1: Know Where You're Starting**
The first step to building financial confidence is knowing your numbers. For 30 days, track every dollar you spend. After a month, you can take a more critical look at your spending. Are you spending more than you earn? Does your spending align with your goals? Make a realistic budget based on what you learned, but think of the budget as more of a spending plan. It doesn't have to be as restrictive as possible; you set the rules and do what works for you. Focus on your big picture financial goals as motivation.

**Improvement 2: Start with Small Changes**
When you're building financial confidence, it helps to keep it small and simple. Consider the following ideas to build momentum:

- Consolidate debt into one monthly payment, if possible
- Set up separate accounts for each savings goal (Emergency Fund, Vacation, etc)
- Pay off the smallest debt first rather than tackling multiple at the same time
- Perform a subscription audit to find and cancel at least one unused recurring expense
- Set up automatic, recurring savings transfers into your emergency fund
- Set up automatic payments on all credit cards and recurring bills (at least the minimum due)
- Find your credit card's specific "Statement Closing Date" to strategically manage your credit utilization

**Improvement 3: Build a Buffer**
Prepare for the unknown with an emergency fund. Aim for at least one month of essential expenses in your emergency fund. This won't happen overnight, but take dedicated savings over time. That's okay; start anyway. Even a bit of money set aside for emergencies is better than nothing.

**Improvement 4: Stop the Comparison**
Comparing your financial life to someone else—especially if that someone is a stranger—can quickly erode your financial confidence. It's impossible to know another person's financial situation—most people have invisible debts and expenses that cannot be gleaned from a highlight reel. Or maybe they really are that wealthy. Either way, ruminating on it does no good. If you feel the comparison bug bite, remind yourself that your financial journey is personal and that you're making progress over time on what matters to you. Use other people's successes as motivation for getting your situation under control, not a measuring stick to punish yourself with.
Financial confidence doesn't happen at a specific point in life, or even when your bank account hits a certain number. It comes with clarity, repeated actions over time, and a resilient mindset. You don't have to be rich to be confident. Focus on what you can control, and let the confidence build.

# 2026 Dividends Declared

The Board of Directors declared dividends for the 1st quarter of 2026:

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.