



Westminster FCU Of Interest!

Harvey G. Morris, Chairman
John C. Burke, President

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It's IRA Time!

Tax season is almost over!

If it makes financial sense, now is the time for investors to add money to a 2016 IRA. If you currently don't have one, you might want to consider opening a new account to take advantage of the tax benefits. Whether you are doing a rollover IRA or creating a new IRA account, the money can be used to supplement Social Security and other retirement options.



The contribution limit for IRA accounts in 2016 is \$5,500. But if you're older than 50 years old, it's \$6,500. WFCU has both Traditional and Roth IRAs.

A benefit of having your IRA at Westminster FCU is that we do not charge any annual IRA fees!

Make plans now to Attend your Credit Union's 57th Annual Board of Directors Meeting

Official Meeting Notice

Time: 6:00 p.m. Food & Social;
6:30 p.m. Annual Meeting & Prize Drawing

Date: Tuesday April 25, 2017

Where: Westminster City Park & Recreation Center
10455 Sheridan Blvd., Westminster, CO 80031

* Join us in voting for your Board of Directors & enjoy food and maybe win a Prize! *



Dividends Declared

The board of Directors declared dividends for the 1st quarter of 2017. The rate paid on Share savings was 0.06% APY with checking accounts also at 0.06% and the Money Market Accounts paying as high as 0.19% APY. These may not seem like great rates historically but please compare our rates to any other financial institution! Dividends are calculated on the average daily balance and paid on the last day of the quarter. Your account must be open at the end of the quarter to (#611) receive dividends. Rates may change so please check our website for the latest rates.



Find Your Account Number and Win!

Hidden in this newsletter are three (3) account numbers. Find yours by May 15th and you will win \$20. Call or e-mail Westminster FCU if you find your account number.

Bmedina5@wfcu.com or phone (303) 427-6466





Three Scams to be Aware of

During the 2017 National Consumer Protection Week (March 5-11th), these items were mentioned as the top 3 swindles that consumers were getting 'hit' with.



New twist on an old scam: Phone scams are nearly as old as Alexander Graham Bell, but fraudsters have invented a new trick. It's called the "can you hear me" con. Scammers will call your phone and ask if you can hear them, but if you answer yes, they'll record you and use it as "proof" that you signed up for whatever fraudulent service they're offering. The safest thing you can do if you receive one of these calls is to simply hang up.

When heart meets wallet: Nothing says I love you less than an empty bank account, yet that might be your fate if you go looking for love in all the wrong places. According to the FBI, scammers are preying on people's hearts and wallets in a new growing trend called romance scams. It starts off simply enough - you meet someone through the service that seems like a likely match and contact is made. Things intensify quickly. It seems like a dream romance. It's not. Beware anyone you meet through online dating services who ask for financial gifts or favors (even if he or she is the "love of your life.") This could be a play to get access to your checking account. These scammers will leave you broke and broken hearted if you're not (#40001453) careful. Use your head and be a bit suspicious. If it seems too good to be true, it probably is.

Don't fall for the bait: John Podesta, chairman of Hillary Clinton's presidential campaign, fell for a phishing scheme last year when he reportedly received an email from Google asking him to verify his account. Unfortunately for Podesta, the email wasn't from Google, but was from a scammer - a scammer who now had all the info he needed to hack Podesta's Google account. Software like Photoshop makes it easy for even a mediocre hacker to convince you that they are with a trusted organization like Google, your credit union or another company who handles sensitive matters for you. Before you give over info, even basic info, remember the painful lesson learned by Podesta and other politicians: email isn't secure. Never share sensitive information over email.



Holidays

Your Westminster FCU offices will be closed the following dates:

- Monday, May 29th, - Memorial Day
- Tuesday, July 4th – Independence Day



Remote Deposit Capture

If you have downloaded our Mobile App you know how convenient it is to check balances (#3195) and transfer money. Now you can deposit checks via the App by simply taking a picture of the check! Call our office to activate the Remote Deposit Capture (RDC) option after you have downloaded our mobile App via Internet banking.



GET \$300 DEPOSITED TO YOUR SHARE ACCOUNT.

Upon used vehicle purchase from Enterprise Car Sales. April 1 – June 30, 2017 Westminster Federal Credit Union will deposit \$300 to your Westminster Federal Credit Union member account within 30 days of financing the vehicle. Offer void when 7-Day Repurchase Agreement is activated. No cash advances. Offer not valid on previous Enterprise purchases. This offer cannot be combined with any other offer. Offer only good on Enterprise Car Sales vehicles purchased 4/1/17 – 6/30/17. The "e" logo, Enterprise and "Haggle-free buying. Worry-free ownership." are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners.