



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

Westminster FCU Of Interest!

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Skip a Loan Payment is back!

The popular Skip-A-Payment program is back... have you signed up yet? If you need extra money for the holidays and want to accomplish that goal by skipping your December loan payment(s), instead of taking out a loan, you will need to fill out a request before Thanksgiving. The 'skip' forms are located on our web site or by stopping in at our office. You must be current on all your loan payments to participate in this program.



Find Your Account Number and Win!

Hidden in this newsletter are three (3) account numbers.

Find yours by November 30th and you will win \$25. To claim your prize just

call or e-mail Westminster FCU when you find your account number.
Bmedina5@wfcu.com or phone (303) 427-6466



Watch for our 'Black Friday' High Interest Rate CD

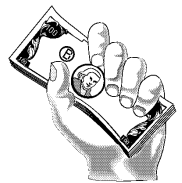


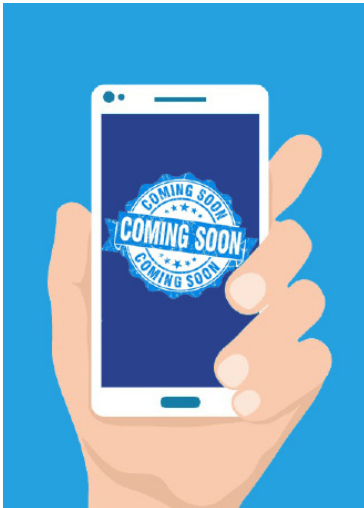
Last year we introduced the 'Black Friday High rate CD' at a very high 10% APY! We will be offering a similar high rate CD again this year, during the week just prior to and after Thanksgiving. Be sure to watch for details.

Dividends Declared

The board of Directors declared dividends for the 3rd quarter of 2019. The rate paid on Share savings was 0.10% APY with checking accounts at 0.05% and the Money Market Accounts paying as high as 0.30% APY. Dividends are calculated on the average daily balance and paid on the last day of the quarter.

Your account (#674) must be open at the end of the quarter to receive dividends. Rates may change so please check our website www.wfcu.com for the latest rates.





New Debit Card App Coming

As many of you may have experienced, debit card fraud happens all the time. Even with the embedded EMV chips that WFCU, and many other financial institutions, installed a few years ago, thieves are breaching merchant's data bases and stealing your money!

Now we are fighting back with a new weapon...an app! Our new app will allow members to 'turn' their Debit/ATM card off and on. You leave the debit card turned off when not using it and even if a thief has stolen your card's information, they cannot access your debit card. When you are ready to make a transaction (#40001517) with your debit card, you just open the app and turn the card on. When the transaction is completed you simply turn the card off, again, using the same app.

How great is that? The app is currently being built and should be ready by December, 2019.

Do You Know?

Do you know...you can pay your loan payment, for free, online, with a Debit or Credit card? It costs \$5 via phone. Look to the top line of our web page www.wfcu.com

Do you know...you can sign up for 'Account Alerts' on both Internet and Mobile banking? Set thresholds on your account (#7008) and you can be emailed or texted these alerts when any account activity occurs.

Do you know...we are monitoring your debit card 24/7/365? If this computer notices unusual activity you will receive a phone call. They won't ask you for your card number, they will tell you what it is. New fraud alerts will now come via text...make sure we have your cell number. Also, if you are traveling outside the U.S.be sure to let us know where and the dates, or your debit card will not work. The Fraud call will come from phone # (877) 253-8964



Holidays

Your Westminster FCU offices will be closed the following dates

- Columbus Day – October 14th
- Thanksgiving Day – November 28th
- Friday after Thanksgiving – November 29th
- Christmas Day – December 25th
- New Year's Day – January 1st