



# Westminster FCU Of Interest!

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

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## Thank you!

We want to thank all our members for their patience during our recent core upgrade to our DP banking system, on **Thursday, July 1, 2021**. (Our core banking computer software runs almost everything in the office). Change is never fun and both the staff and our members had to learn a new system. But we are sure that in the end you will like the new system as much as we do.



## 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 only need to fill out a request sheet 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 (#7025).

Watch for the **Holiday Loan Special**, coming in November.

## Find Your Account Number and Win!

Hidden in this newsletter are three (3) account numbers. Find yours by October 31<sup>st</sup> and you will win \$25. Call or e-mail Westminster FCU if you find your account number. [Bmedina5@wfcu.com](mailto:Bmedina5@wfcu.com) or phone (303) 427-6466.



## Dividends Declared

The board of Directors declared dividends for the 3<sup>rd</sup> quarter of 2021. The rate paid on Share savings was 0.05% APY with, checking accounts also at 0.03% and the Money Market Accounts paying as high as 0.25% APY. 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 receive dividends. Rates may change so please check our website for the latest rates.





## Card Control for your Debit Card

As many of you may have unfortunately experienced, debit card **fraud** happens all the time.

Despite the embedded EMV chips that WFCU and many other banks installed on their cards, thieves are still breaching merchant data bases and stealing your money!

Now you can ‘take control’ as we are fighting back with a new weapon...**an APP!** The debit card app is available in both Android’s Play Store and Apple’s App Store. Our new app will allow members to ‘turn’ their Debit/ATM card off/on. You will also be able to limit transactions when your card is turned on by both a dollar amount and (#40001682) geographical distance.



You just leave the debit card turned off when not using it and even if a thief has stolen your card’s information, they cannot access the debit card. When you are ready to make a transaction with your debit card, you just open the app and turn the card on. When the transaction is complete you simply turn the card off, again. How great is that? STOP Fraudulent transaction, now!



### Do You Know?

**Do you know...**you can control your ATM/Debit card with our Card Control app. Stop fraud and protect your account.

**Do you know...**you can sign up for ‘Account Alerts’ on both Internet and Mobile banking? Set thresholds on your account and you can be emailed or texted 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. Also, if you are traveling outside the U.S.be sure to let us know where and the dates, or your debit card (#724) will not work. The call will come from phone # (877) 253-8964.

### Holidays

Your Westminster FCU offices will be closed the following dates.

- **Columbus Day**, Monday October 11<sup>th</sup>
- **Thanksgiving**, Thursday, November 25<sup>th</sup>
- **Friday after Thanksgiving**, November 26<sup>th</sup>
- **Christmas Eve Day**, December 24<sup>th</sup>
- **New Year’s Eve Day**, December 31<sup>st</sup>

