



Westminster FCU Of Interest!

Harvey G. Morris, Chairman
Megan Thomas, President

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What is a HELOC?

A HELOC, or Home Equity Line of Credit, is a credit line, similar to a credit card (without the card), that uses the equity in your home as collateral! It lets you borrow funds as needed, up to a set maximum credit limit, and you only have to repay the funds you use.



WFCU's HELOCs have a fixed rate so you won't have to worry every time the Feds raise rates! HELOCs are perfect for home improvements, emergency funds, medical expenses, tuition, or any other large expenses.

Call our loan department for more information!



Fraud Reminder

Westminster Federal Credit Union will never call, text, or email you and ask for your passcode, account number or SSN. If you have questions (#797) or need assistance, call us directly at 303-427-6466.

Dividends Declared

The board of Directors declared dividends for the 4th quarter of 2022. 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 0.35% 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.



Find Your Account Number and Win!

Hidden in this newsletter are three (3) account numbers. Find yours by January 31st and you will win \$25. Call or e-mail Westminster FCU if you find your account number.

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





Do You Know?

Do you know...you can control your **ATM/Debit card with our 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 (#7061) 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 will not work. The call will come from phone # (877) 253-8964.

ATM Fees

Just a friendly reminder, since Westminster Federal Credit Union doesn’t have an ATM, we will refund up to 6 ATM fees per month with a valid receipt. Beginning February 15, 2023, the credit union (#40001720) will limit the refund amount to the actual fee amount up to \$4.00 max per receipt (still up to 6 ATM fees per month). Questions? Call us at 303-427-6466.



Holidays

Your Westminster FCU offices will be closed the following dates.

- New Year’s Day, Monday, January 2, 2023 (observed)
- Martin Luther King Day, Monday, January 16, 2023
- President’s Day, Monday, February 20, 2023