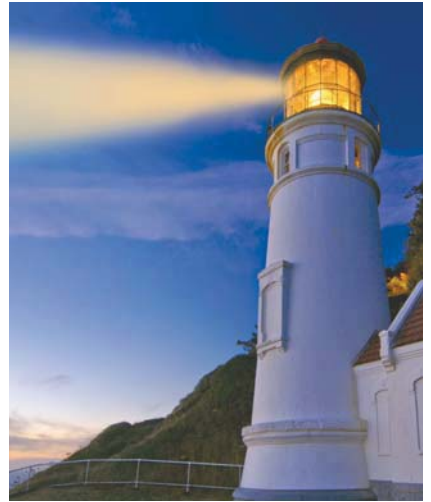


# WECU keeps an eye out for you!

We know account security is on the minds of many of our members these days. With that in mind, it is important to note that account security is a two-way street, a relationship between you and your financial institution. In addition to what we already do to keep your accounts safe and secure there are things that you can do to protect yourself and to help us do so.



## You never call, you never write...

Check in with us! Do we have your correct phone number and address? Do you have an email address on file? Would you prefer we contact you at your work number or home first? Let us know! Also, if you worry about the security of your mailbox, sign up to have your statement notice sent electronically using WECU's E-Statement program. It takes only a few minutes to set up, is a secure way to receive and store your sensitive documents and even reduces the number of files you have to keep and eventually shred!

## We can't even remember what you look like...

Did you know you can have your ID scanned into our system? That way when we pull up your account number we know for sure that the person attempting to access your account is you. Besides, we'd love to have a copy of your gorgeous mug on file! In order to do higher risk transactions such as wires in the future, we will need to have your ID on file for added protection.

## You went on vacation and you didn't tell us...

It may sound like we're being a little nosy but it's for good reason. We monitor your Visa debit and credit card transactions to protect you from fraud. If we haven't heard from you in awhile and charges from Botswana suddenly begin appearing on your account we start to wonder if it's really you (and if we should block your card). Let us know your travel dates and areas ahead of time so we know it's you and we may even forgive you for not bringing us a souvenir.

## You only call when you need money!

Ok, we forgive you for not taking us on vacation, but now you're off somewhere and you need to wire money? To make sure it's really you wanting us to wire '\$50,000 dollars to Romania STAT' we have created a special verification password for high risk phone transactions. If you plan on traveling or tend to wire money frequently, contact us to set this up. We'll even help you set up a hint/reminder in case you forget your password.

## Y'all love WECU?

This summer you may notice that WECU's gone a little bit country. From horses in the lobby to cowboy boots and our brown 'Tried and True' t-shirts every



Friday, our summer country-themed promo is a celebration of all of the great products and services WECU has available. During these changing economic times WECU is as strong as ever and here to meet the financial needs of our growing membership. When the financial sector is filled with uncertainty we're proud to be your 'Tried and True' financial institution. While everyone else scrambles to bring in business with new features and promotions we're sticking to our guns with the great core products and services that have helped us remain a strong financial institution since way, way back in 1936!

Whether you're thinking of trading in that tired old ride for some new horsepower or you've got your sights set on a little piece of land you'd like to make your very own 'home on the range' WECU can help! Here are just a few WECU products you may want to round up if you don't already have them:

### Checking

No monthly fee, incredibly low fees, and a VISA debit card that can go anywhere you go! Our straightforward and simple checking is a time-tested WECU favorite!

### Direct Deposit

Escape the corral! Why stand in line waiting to deposit your hard earned money when it can appear in your account automatically?

### E-Statements

Worried some no-good outlaw might get into your mail? Have your statement notice sent electronically each month and then easily view it through our secure website. E-Statements are easy to set up and reduce the number of documents you need to store and eventually spend hours

shredding. Plus if you ever need a printed copy, you can easily do so from E-Max.

### Business Services

Whether you run the Country Store or Ma's Good Eats, our Business Services Department has everything you need to make sure your business is successful.

### Real Estate Loans

Got a homestead staked out? WECU's friendly, down-home Real Estate Department wants to help you find your dream home.

### VISA cards

Ride off into the sunset with a card that is accepted worldwide, offers 1% cash back on all purchases, and carries travel accident insurance.



WECU's dedication to providing superior products and services to our members at low or no cost is what has kept us a strong and secure financial institution for so long. This summer we're proud to celebrate being the "Tried and True" source for all of your financial needs since 1936.

## Tough Enough to Wear Pink

Join the Lynden PRCA Rodeo and the rest of the Western industry to help raise awareness and funding in the fight against breast cancer. The Lynden Rodeo joins the Tough Enough to Wear Pink organization for a second year in a row to support St. Joseph's Hospital Cancer Center. In 2008 with your community support and participation, Tough Enough to Wear Pink raised \$5,000.00 for the fight against breast cancer and a donation was made in August to St. Joseph's Hospital Cancer Center. This year the 2009 Tough Enough to Wear Pink Night at the Lynden Rodeo will be Friday, August 28. We hope you will join in the fight against this disease. Consider bringing a cancer survivor and their family for a great night out! Don't forget to wear pink....that is, if you are Tough Enough!



## School Supply Drive!

On Wednesday, August 12th the Opportunity Council will park a school bus in front of its office as a part of its annual 'Fill the Bus' School Supply Drive. Each year, WECU participates in this great community event benefiting children from low-income and homeless families. Drop off school supplies at any WECU branch before August 11th and we will bring them down to the Opportunity Council! The Opportunity Council also accepts financial donations to provide staff support and help homeless families pay for transportation, school fees, class projects, and extracurricular school activities. Contributions may be mailed to the Opportunity Council office, 1111 Cornwall Ave., Bellingham, WA 98225.



Supplies that are especially needed include: large backpacks, calculators including both basic and scientific, scissors, 3-ring binders, college-ruled paper and spiral notebooks. The Opportunity Council's School Supply Drive is a project of the agency's Homeless Housing programs. The Opportunity Council partners with various programs in Whatcom County schools to distribute donated supplies to children in need.

Our Ferndale branch is working directly with Ferndale area schools to collect supplies for area children. If you frequent the Ferndale branch please feel free to drop supplies there as well!

## Debt in Focus

WECU is offering a new service to help you gain a better understanding of your personal finances. Debt in Focus is an online service available free to you as a WECU member. Hop online and answer a few questions about your income and current debts and Debt in Focus will provide you with a wealth of information and suggested personal action strategies. Visit [www.wecu.com](http://www.wecu.com) to access this great program!

## NON-PROFIT OF THE MONTH

### Brigid Collins Family Support Center

Brigid Collins Family Support Center strengthens families in our community by providing a variety of support services. Established in 1990, the private non-profit was named after Sister Brigid Collins, a St Joseph Hospital administrator and long time advocate for children and families. Located on the corner of Garden and Holly Streets in Bellingham, Brigid Collins employs 27 staff and works with a team of dedicated volunteers.

In 2007 Brigid Collins served over 1,740 families with 13 innovative and research proven programs. A 'wireless ear bud' coaching technique is used in the highly acclaimed Parent Child Interaction Therapy program that builds strong parenting skills. At the recently accredited child friendly Children's Advocacy Center, children who have been abused have to tell their story only once to receive justice and healing. Our community's Hispanic families find support through the Familia Latina program and have access to the entire 'menu' of Brigid Collins services including prenatal education, case management, foster child family support, child sexual abuse therapy groups, newsletters focused on child development stages and parent support groups.

The Brigid Collins Family Support Center envisions a community which nurtures ALL of its children. And to that end, their mission is to break the cycle of child abuse in Whatcom County.

You can help by volunteering, sponsoring and attending an event, naming Brigid Collins in your will, or making a personal or corporate contribution. Please join them for a tour of their programs and find out more by visiting [www.brigidcollins.org](http://www.brigidcollins.org), or calling (360) 734-4616.

## The steps to homeownership

Buying a home can seem like a daunting task to the first-time buyer, but learning about the process can make it feel less overwhelming. Many people have done it before, and you can do it too!

- Save for down payment and other home-related costs. Make saving a regular habit. The earlier you start the more cash you will have when the time is right.
- Build up your credit score. Many lenders require a score of at least 620 to get a mortgage, and those with scores above 720 usually get the best interest rates. If you have had credit problems in the past, focus on making payments on time, reducing the balances on your loans, and paying off collection accounts. These efforts can boost your score and make it easier to get a mortgage.
- Get pre-approved for a loan. While you certainly can apply for a mortgage after you make an offer on a house, having a pre-approval helps you determine what you can afford and strengthens your offer.
- Search for and choose a property. Think about what features you want in a house, and keep your budget in mind. A real estate agent can be a valuable asset in your home search. Once you find the home you want, you can make an offer.
- Enter the pre-closing period. If your offer is accepted, you can have a home inspection done and notify your lender that you found a home. Make sure to remain in contact with your lender and promptly provide them with anything they need.
- Attend closing. Closing is the day that the mortgage is finalized, and the title of the home is transferred to you. There is a lot of paperwork to sign, but take the time to read and understand everything. After

you sign all of the documents, you will receive the keys to your new home!

You do not need to go through the process alone. As a benefit of your credit union membership, you have access to BALANCE, a free financial education and counseling service. Their certified counselors can answer your questions, review your credit report, and help you create a budget. You can also visit their website for homeownership articles and mortgage calculators. Call 888-456-2227 or visit [www.balancepro.net](http://www.balancepro.net) for more information. *Copyright © 2008 BALANCE*

## From your Card Services Department

Visa Debit and Credit cards are non-transferrable; only the person whose name is printed on the card may use the card. If you allow someone else to use your card you forfeit the fraud protection policy associated with that card number. If we find that you have allowed someone else to use your card we must reissue the card with a new number to protect WECU from a potential fraud loss.

## Merchant Card Services

Attention WECU business members; great news! WECU has a new, exciting partnership with Merchant Card Services. Merchant Card Services offers the local support, equipment, and supplies you need to help your business succeed. If you would like a competitive quote, please contact Merchant Card Services at 800-900-1946.



**Still getting your statement the old fashioned way?**

**Stop using the Pony Express and sign up for E-statements! It's safe, secure, and easy!**

***Our vision: Provide the means for members to achieve their dreams.***

This credit union is federally insured by the National Credit Union Administration.