

wecu VISA news

*Tips for shopping,
card safety and
fraud prevention*



August 2009

Maintaining a Balanced Checking Account

Most of us realize that practicing proper money management protects your credit. With a checking account small mistakes can end up creating large problems that can eventually have a negative impact on your credit score.

A checking account is a contractual relationship between you and your financial institution. The financial institution holds your money in a safe place and helps to facilitate your purchases. You are responsible for handling your account wisely by not initiating transactions for more money than you have in your account.

- Keep track of your deposits (credits), debit card transactions, checks, ATM withdrawals, and fees you are charged (debits) in a register.
- Each month your financial institution will send you a statement which you should review to make sure it agrees with your records.
- Mark off items in your register when they appear on your statement. If you believe an item is incorrect call your financial institution immediately.
- List the deposits and other credits that are in your register but are not on your statement. Add these to your ending balance on your statement.
- List checks, ATM withdrawals, fees and other debits that are in your register but not on your statement. Subtract these from your statement balance.



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- Write down the balance in your register. List deposits which are on the statement but not in the check register and add these to your register balance.
- List other debits on your statement but not listed in your register and subtract them from your register balance.

The total of your register and your statement should now be the same. If they aren't, re-check everything until you see the error. If all else fails re-add your register. If you still can't find the error, ask for assistance from your financial institution, or contact BALANCE at (888) 456-2227, and an InfoLine counselor will review your statement with you over the phone. *Copyright © 2005 BALANCE www.balancepro.net 888-456-2227*

From your Card Services Department

For fraud prevention purposes WECU cards are mailed in plain white envelopes which do not have the credit union name or logo anywhere on them.

To avoid holiday mail delays we are mailing cards that are reissued in September, October, November and December early. If your Credit or Debit card expires in September or October you should receive your reissued cards in September. If your card expires in November or December you should receive your reissued cards in October. Remember to contact any merchant that debits your account on a monthly basis to provide your new expiration date.



Report lost or stolen cards as soon as you notice they are missing!

Within the USA:

Monday–Friday 7:30am–7:00pm Pacific Time:
Call 360.676.1168 x7360 or 800.525.8703 x7360
TTY 800.833.6388

After hours and weekends: Call 800.682.6075
Outside the USA call collect any time: 206.352.3482