

wecu VISA news

Tips for shopping,
card safety and
fraud prevention



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Credit Reports: Reviewing the past to create a better future

You know you should check your credit report - but for what? And what do you do if you find an error? Most people have questions about their credit report: from how long information stays on, to what a credit score really means. Which is why WECU is making obtaining your report and getting the information you need as easy as a toll-free phone call.

As a benefit of membership, you have access to BALANCE Financial Fitness Program. Through BALANCE you can obtain a low-cost credit report with a score. And to make sure all your questions get answered, you can also make an appointment with a credit report specialist who will review your credit report with you over the telephone line by line - for free.

Checking your credit report periodically is an integral part of every healthy financial system. Information contained in them impacts your ability to make such major purchases as a home, car, and life insurance. Even your future job prospects may be impacted by what is on your credit report, since many employers refer to them to determine responsibility and stability. WECU wants you to have the opportunity to know what is being reported, clear up errors, and improve your score so your future is as bright as it should be.



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To obtain reports and schedule an appointment with a credit specialist, simply call 888-456-2227. Counselors are available Monday through Thursday, 5:00 a.m. to 8:00 p.m. (PST); Friday, 5:00 a.m. to 5:00 p.m. and Saturday, 8:00 a.m. to 5:00 p.m. or visit www.balancepro.net for more information.

Protect your information!

WECU will not call or email you to ask for your card or account number because we already have it. If a WECU representative calls you to verify transactions, he or she would just be asking purchase information. You would confirm or deny the purchase and they would block your card if necessary – again you would not need to give them your card number – they have it. If you feel you have given out your information wrongfully, please contact us directly at 676-1168.

We love our members beyond measure!

When you save local, your money stays here in Whatcom County and provides loans to local businesses and neighbors. Thank you for helping make WECU a great part of our community!



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



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