

wecu VISA news

Tips for shopping,
card safety and
fraud prevention



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Get a handle on your budget!

Some people are budgeting pros while others are digging in the change jar at the end of each month. It's important to figure out what budgeting tools work best for you, but if you haven't a clue where to begin here are a few hints to get you started:

- Keep track of all of your receipts for the month then work backward to see where you are spending your money. You'll be surprised how quickly those coffees or lunches add up in the big picture.
- Look at your spending habits and determine which purchases are necessities and which ones are optional. Create a budget sheet to ensure your money is allotted appropriately.
- Post your budget sheet somewhere that the whole family can see. When family members want to do something that's not in the budget (a movie out or a dinner) send them to the budget sheet to propose where to pull the funds from.
- Give yourself a 'fun budget' in cash each month. When your fun money is gone for the month you'll have to evaluate whether or not any other activities really fit into your budget.



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Most importantly, don't give up! Find a budget form, plan or list that works for you and stick to it. Only you can take responsibility for your spending habits, but WECU® does have resources to help you get on the right budgeting track. A financial education and counseling service called BALANCE is available to you as a benefit of membership in the credit union. Call 888-456-2227 or check out their website www.balancepro.net.

Important info regarding your Visa

Please be aware that credits from merchants on your Visa Credit card loan reduce the principle balance on the account but do not count toward your payment.

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WECU
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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**