

wecu VISA news

*Tips for shopping,
card safety and
fraud prevention*



July 2009

De-stressing debt: How to overcome arrears anxiety

If overwhelming debt is causing you stress, you are not alone. Millions of Americans are suffering from anxiety and depression as a result of struggling with their financial obligations. Regardless of how you accumulated debt, the steps to get out of it are the same:

Talk about it. If you feel that you might be a compulsive debtor, you may want to talk to the professionals at Debtors Anonymous. Log on to www.debtorsanonymous.org to find a meeting near you.

Put it in perspective. Focus on the good things that are happening in your life. Doing your best to be optimistic can help you make difficult but positive changes.

Confront the problem. Rather than hiding from bill collectors, regain control by answering the calls. Understand the Fair Debt Collections Practices Act. Write your creditors explaining your situation, what led to the problem and how you plan to fix it.

Fight inertia. Get up and get out, but resist the urge to shop. If you are already loaded down with debt destroy the credit card offers you receive in the mail. Consider removing your name from promotional lists by calling 888-5-OPTOUT (888-567-8688).



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Prioritize your spending. You likely have some expenses you can reduce or eliminate that will immediately relieve pressure. Review your spending plan and cut expenses that aren't absolutely essential. Prioritize according to necessity.



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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.

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!



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