

# wecu VISA news

Tips for shopping,  
card safety and  
fraud prevention



June 2009

## Plug spending leaks: How to save hundreds, one dollar at a time

Most of us give in to temptation from time to time. Whether it's buying on impulse, choosing name brands rather than generic, taking a taxi instead of a bus, or splurging on an expensive meal, indulging is fun and even healthy in moderation.

But be careful; if you don't pay attention to the small purchases you make it can result in big losses. The path to savings (for those important purchases that you really want) is paved with pennies. Saving starts with awareness; each time you make a purchase, consider the cost.

Here are a few ideas to get you started:

- Brown bag your lunch. \$7 per day during the average work week can add up to \$140 a month.
- Substitute water for juice. A family of four can save over \$500 a year by cutting just one glass of juice per person per day.
- "Health" bars run about \$2 apiece, and are often no more than glorified candy bars. Switch to a banana and whole-wheat bagel for half the price.
- Use coupons at grocery stores and buy house brands instead of name brands whenever possible.

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- Prepare meals in advance and freeze them to avoid the temptation of ordering pizza at the end of a long workday. Cooking at home will make your food budget go much further.
- Throw pocket change in a jar and cash it in when it's full.
- Review your phone bill and drop unnecessary services like Caller ID and Call Forwarding.
- Cut your cable television down to basic.
- Hand wash instead of dry cleaning.



Chances are you can spot - then stop - spending leaks simply by paying closer attention to everyday expenses. Copyright © 2005 BALANCE. For more info, visit [www.balancepro.net](http://www.balancepro.net) or call 888-456-2227.

## From your Card Services department

Please notify the Card Services Department if you are traveling out of the area so that we can update our 24hr fraud monitoring system.

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[www.wecu.com](http://www.wecu.com)

### 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