

wecu VISA news

Tips for shopping,
card safety and
fraud prevention



November 2009

Savings: Your key to success

You have wants. You have needs. And you have two ways of paying for them - pull out the credit card or use the money you have set aside.

Do it now. Even without a specific goal, saving will make you feel good. Have debt? Put a little aside anyway. Acquiring a savings habit is critical. By setting a little aside each month while aggressively paying down your obligations, you can become debt free with a nest egg in place for emergencies.

Set a goal. All achievable goals share the same four factors:

- Make sure it's worth it – save for something worthwhile or you won't be motivated
- Know the price - so you know how much to save
- Set a time frame - and break it down into reasonable and consistent deposits
- Be flexible - contribute less if you have to, but don't give up

Impossible? Not at all. With careful planning, savings is the key to successfully managing your money and getting everything you want. 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. Copyright © 2005 BALANCE



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From your Card Services Department

Per Visa regulations, merchants cannot add a surcharge to a transaction or establish a minimum or maximum transaction amount as a condition for honoring a Visa card. If you participate in a signature transaction (this regulation does not apply to Visa Debit PIN transactions) where a merchant charges an additional fee or has an established minimum dollar amount, WECU's Card Services Department can file a customer complaint with Visa Inc. on your behalf. Just call us with the name of the merchant, the date of the transaction and dollar amount.

In accordance with Federal regulations, WECU® does not permit its members to use credit union accounts for the purpose of illegal Internet gambling. Attempted transactions will be blocked, and repeated attempts may result in account closure.

E-statements are easy as pie!

Viewing your monthly statement online is safer and more secure than regular mail any way you slice it. Sign up for E-statements today!



Happy Thanksgiving!



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