

YOUR BANKING MATTERS

SUMMER 2025 NEWSLETTER

WE
CU

A Note from Jennifer



Dear WECU Members,

At the heart of everything we do is you—our members. As a not-for-profit credit union, we prioritize you, not stockholders or corporate interests. This means we constantly listen, evolve, and adapt to better meet your needs. We remain focused on your financial well-being, offering top-tier products and personalized service that make a real difference, especially in uncertain economic times.

INNOVATING WITH YOU IN MIND

In the first half of this year, we've introduced several major enhancements based on your feedback, each designed to provide greater value:

- **WECU Hive Card:** Our new "choose-your-own-rewards" card, built for busy families, helps your everyday spending work harder for you.
- **Refer-a-Friend Program:** You've been telling friends, family, and coworkers about WECU, and now we can thank you with rewards for referrals.
- **Enhanced Digital Banking:** We reorganized our mobile app and added the new Connect button, making it easier to get help whenever you need it.

BUILDING A STRONGER COMMUNITY

Our goal is to remain your trusted banking partner at every stage of your financial journey, helping you grow financially strong. We're continually refining our suite of best-in-class products to help you confidently navigate life's financial challenges—all while maintaining some of the most competitive rates available. Some of our exceptional products and tools include:

- **Stash Savings:** A savings account that offers 6.00% on the first \$2,500, designed to be used as an emergency fund.

- **Stash Certificates:** 6 or 12-month savings certificates that you can add to throughout the term.
- **High-Yield Savings:** Tiered rate savings accounts that offer higher rates than our standard savings account.
- **Member Rewards:** Earn points with different WECU products, which can be redeemed for cash back, airline miles, and more.
- **Spend Plus Checking:** WECU's premier checking account that offers top-tier benefits.
- **First Step Youth Accounts:** Checking and savings accounts for kids 0-19 that offer above market interest rates and no fees.

THE CREDIT UNION DIFFERENCE

Credit unions, like WECU, are member-owned financial cooperatives dedicated to serving people and strengthening communities. We work hard to ensure that our members continue to receive the value, service, and support they rely on.

To protect our ability to serve you—and future generations—we actively engage in advocacy efforts at both the state and federal levels. These efforts are vital to preserving the cooperative, not-for-profit model that sets credit unions apart.

From time to time, we may call on our members to join us in standing up for the credit union movement. Your voice can help make a difference in ensuring we can continue to meet your needs and invest in our communities.

Thank you for your trust in the credit union difference. We are proud to be your financial partner, to evolve alongside you, and to strengthen your financial well-being. We look forward to serving you with excellence for years to come.

Sincerely,

A handwritten signature in blue ink that reads "Jennifer".

Jennifer Kutcher
President/CEO

New Governance Leaders



We're excited to welcome Rachel Vasak and Tracy Dabbs as Associate Members of our Board of Directors and Supervisory Committee. Their experience will bring valuable insights to WECU.

Learn more about our ABM positions and apply at wecu.com/leadership

Bells BOGO Discount for Members



Members who show their WECU debit or credit card can buy one general admission ticket and get one free at any regular season home game all season. Tickets must be purchased at the gate.

Come see us at one of these upcoming WECU sponsored events.

Raspberry Festival July 18-19

Skagit County Fair August 7-10

WECU Day at the NW WA Fair August 16

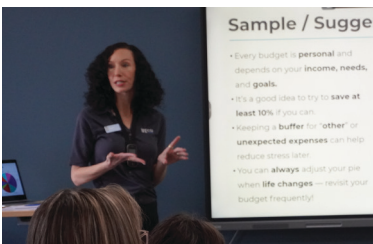
[View full calendar at wecu.com/events](https://wecu.com/events)

WECU Board Social Event

Join us for the WECU Board Social on September 9 at Stemma Brewing. This free event is open to anyone who is a member in good standing with WECU. It is an opportunity for our membership to meet and interact with WECU's Board Members and Executives. Reservations open August 2. It is open to the first 350 members who register.

Learn more at wecu.com/board-social

WECU Partners with BPS to Empower Students



A partnership between WECU and Bellingham Public Schools is helping students with disabilities thrive as they transition into adulthood. Through the Community Transitions (CT) Program,

students ages 18–22 are gaining independence, job skills, and life experiences — supported in part by WECU's facilities, staff, and mission to serve the community.

Read more wecu.com/news

MAA Rights

Your account rights and responsibilities are governed by the Membership and Account Agreement. Your member rights are set forth in the Credit Union Bylaws and Policies. These documents are available at the Credit Union upon request.

Holiday Closures

Independence Day: Friday, July 4

Labor Day: Monday, September 1

Introducing the WECU Hive Card



The WECU Hive Card is built for busy families who are always buzzing. With this flexible rewards card, you choose where you spend the most to maximize your rewards. Get 3% back on the everyday essentials

category of your choice, 2% on groceries or restaurants, and 1% on everything else.¹

Learn more at wecu.com/hive

Get \$100 When You Refer a Friend



You already recommend WECU to your friends and family, now we want to reward you for it. When you refer a friend to WECU and they open a checking account,² you'll get \$100 and they'll get \$50. Thank you for your trust and support!

Learn more at wecu.com/refer

1. See Member Rewards Terms and Conditions. Ask us for further information about the terms and fees that apply to these accounts.

2. See Terms and Conditions. Must meet eligibility requirements. Spend Plus or Spend Free Checking required. \$1 minimum opening deposit. Reward will be paid after 60 days if offer requirements are met. Offer may change at any time.