



The Loan Leader™

FALL 2019 eNEWSLETTER



It's time to FALL in love with the perfect car! Now through October 31st, we'll give you a \$50 QuikTrip gift card when you find your vehicle on our auto-buying resource and finance your car with Western Sun! Click here to get started.



International CU Day: October 17th

Local Service. Global Reach.

Global Reach. Did you know that Thursday, October 17th is International Credit Union Day?

International CU Day is an opportunity to

celebrate the impact of credit unions around the globe!

What do you LOVE about being a member of a credit union? Share your story on social media with the hashtag **#ICUDAY** to join the global conversation!

GROW Your Savings With Great Certificate Rates!*

6 Month..... 1.90% APY

12 Month	2.05% APY
18 Month	2.10% APY
24 Month	2.15% APY
36 Month	2.25% APY
48 Month	2.35% APY

\$1,000 Minimum Deposit

*Federally Insured By NCUA. APY= Annual Percentage Yield. Penalty may be imposed for early withdrawal. Rates are current as of 10/4/19 and are subject to change.

Holiday Closures: Veterans Day and Thanksgiving

Veterans Day: Our branches will be closed on Monday, November 11th in observance of Veterans Day. Thank you Veterans for your service!

Thanksgiving: Our branches will be closed on

Thursday, November 28th for Thanksgiving. We will resume normal business hours on Friday, November 29th. Happy Thanksgiving to our members!

4 Questions To Ask Yourself Before Buying a Home

If you're making major life moves-getting married or having kids-and starting to get the homebuying itch, consider asking yourself these 4 questions. Click here to read the article from our financial resource center.

4 Questions to Ask Yourself Before Buying a Home

June 21st, 201



Did you know that WSFCU offers home mortgages, refinancing, and home equity loans? Call our friendly real estate department at (918)362-1400 for more information, or visit our mortgage center online.

LOAN RATES*

Auto, Motorcycle & Tractor loans as low as 3.95% APR
Boat loans as low as 4.95% APR
Jet Ski & ATV loans as low as 5.99% APR

See our website for more information on terms

*With Approved Credit. APR = Annual Percentage Rate. Rates are effective as of 8/10/18 and are subject to change.

Halloween Fun at Western Sun!

Pumpkin Contest: Our staff will be competing to design creative pumpkins! Starting on Monday, October 26th, you can "vote" for the winner by putting your money in the donation jar of your favorite pumpkin! All money will be donated to our charity partner, *The Children's Miracle Network*. Winners will be announced on Halloween!



Candy and Costumes: Bring your kiddos by any of our 6 branches for free candy on Halloween Day

(Thursday, October 31st)! While costumes are welcome, for your safety we ask that you do <u>not</u> wear your spook-tacular masks, hats, sunglasses, or weapons inside our branches. Thank you for your understanding!



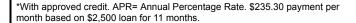
Holiday Skip-A-Pay

Holiday skip-a-pay is here! Western Sun offers its members who have made at least 4 payments on their loan a holiday Skip-A-Pay for only \$35 on your November or December loan.

Qualifying loans will receive a notice by mail with more information. Real Estate, PLC and Credit Cards do not qualify for Skip-a-Pay.

Does Santa Need A Helper?

We get it -- holiday shopping can add up! \$\$\$ Give Santa a little help with a holiday loan from Western Sun. You can borrow up to \$2,500 at only 7% APR for up to 11 months.* All credit scores approved for the loan will receive this rate. Click here to apply!





MONEY MARKET TIERS & RATES*

See our website for more information!

*Federally Insured By NCUA. APY= Annual Percentage Yield. Rates are current as of 10/4/19 and are subject to change.

Hello, Double Points!

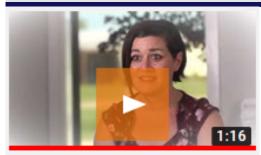
What's better than earning reward points every time you use your Western Sun

debit card? Earning DOUBLE the points, of course!

From November 29 - December 31st, we're giving double points on ALL purchases made with your WSFCU debit card! That includes holiday gifts, groceries, and gas! Those points can be redeemed for cash back, gift cards, merchandise and more.



Knocking out your holiday shopping AND earning rewards?! Talk about a winwin! Get started today by registering your debit card on My Rewards Plus.



Everything's Better Under The Sun: Krystal, Bixby Metro C...

Everything's Better Under The Sun

Over the last few weeks, we have been sharing a series of candid interviews with our members, staff, and the community. We know you have a lot of choices when it comes to financial institutions, and we hope these videos will allow you to get to know us better! Visit our YouTube Channel or Facebook to view more videos.

Happening In The Community...

At Western Sun, we are proud to be involved in the communities we serve! Here are a few events we are looking forward to this fall:



- October 26th: Harvest Spoon Chili Fest
 (Okmulgee). This family-friendly event includes delicious homemade chili, family-friendly entertainment, cornhole, and a costume contest! The staff of Western Sun Okmulgee will be there with their signature chili, so be sure to stop by for a sample! Happening in downtown Okmulgee from 11:00 AM 4:00 PM.
- October 26th: <u>Buy Bixby Kick-off</u> (*Bixby*). Join the Bixby Metro
 Chamber of Commerce at Doc's Country Mart in Bixby for the "Buy Bixby"
 kick-off celebration! They will be giving out cash prizes and Buy Bixby
 tickets. Happening from 9:00 11:00 AM.
- October 26th: <u>Washington Irving Festival</u> (*Bixby*). Enjoy food trucks, local vendors, FREE pony rides, inflatables, and a costume contest!
 Happening from 12:00 4:00 PM at Washington Irving Memorial Park in Bixby.
- October 31st: Scare on the Square (Okmulgee). Hosted by Okmulgee Main Street and Okmulgee Chamber of Commerce, this fun event is a safe place for kids 12 and under to trick-or-treat! Happening from 4:00 6:00 PM on Main Street. Be sure to stop by the Western Sun booth for a sweet treat!

- October 31st: <u>Just Treats No Tricks</u> (*Collinsville*). Visit downtown Collinsville and enjoy a parade, costume contest, free hotdogs, and trickor-treating! Swing by the Western Sun booth to enjoy some candy! The parade kicks off at 5:30 PM.
- November 1st: <u>Buy Broken Arrow Kick-off</u> (*Broken Arrow*). More details TBA! See their <u>website</u> for details.
- November 8th: <u>BTC Broadband's 19th Annual Chili Cook-off</u> (*Bixby*). If you love chili, don't miss out on BTC Broadband's chili cook-off! It's all-you-can-eat chili for just \$7 per person! All proceeds benefit the Bixby Outreach Center, plus you'll have the chance to get Buy Bixby tickets! Happening from 11:30 AM 2:00 PM.

Want to add your event to our calendar? Email marketing@wsfcu.com with the details!

Deposit Rates

Loan Rates

Open Account



(918) 362-1400 www.WSFCU.com

Federally Insured By NCUA.

Copyright © [--CurrentYear--] Western Sun Federal Credit Union. All Rights Reserved. This email was sent to you by Western Sun Federal Credit Union located at 4620 W. Kenosha St, Broken Arrow, OK 74012.

If you no longer wish to receive emails from us please go here.