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Spring 2020 e-Newsletter

Thursday, April 9, 2020

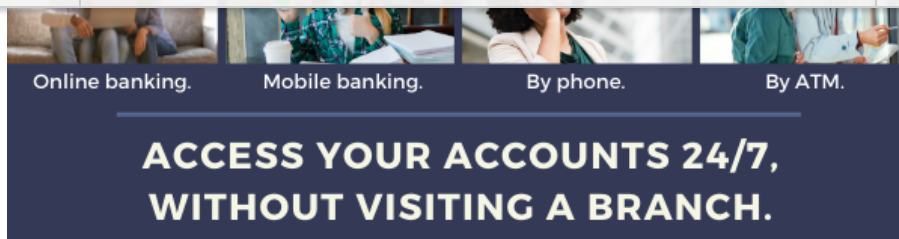


Here for you, rain or shine.

In times of uncertainty, you can rest assured knowing your credit union has your back. Western Sun is fully operational and here to serve you, rain or shine.

We know that many of our members have been personally affected by the COVID-19 crisis, and we are here to help. If you have been financially impacted by COVID-19, contact us at (918)362-1400 to discuss how we can help.

As we continue to make adjustments to the new normal, know that you are not alone. We are here to be your trusted financial partner, and we will all make it through this together.



Our lobbies are currently closed, but our drive-through branches in Broken Arrow, Bixby, Okmulgee, and Owasso are still open and ready to serve you. However, did you know that we offer several ways to access your account WITHOUT visiting a branch?

- **Online Banking.** Online banking allows you to bank anywhere, anytime at your convenience. You can check balances, transfer funds, view transactions, pay bills, and even locate the nearest ATM or shared service center. If you are not currently enrolled in online banking, you can register your account by visiting <https://secure-wsfcu.com/SignOn/Logon>
- **Mobile Banking.** Our free mobile app allows you to enjoy all the features of online banking, plus added features such as Mobile Check Deposit! Download our free app on the App Store or Google Play.
- **By Phone.** Perform a variety of transactions with PASS, our telephone teller. Access PASS by calling (918)326-1444 or toll-free (800)828-4771. First time users of PASS will need to have their account number and last four digits of their social security number available to register their account. Members may also contact our call center at (918)362-1400 during normal business hours.
- **By ATM.** As a member of Western Sun, you have access to a network of over 30,000 surcharge-free ATMs across the nation. Click [here](#) to locate an ATM near you.

WSFCU Branch Manager sews face masks for 66 employees.



Lori, Broken Arrow Branch Manager, sewed cloth face masks for every single employee of the credit union. Thank you, Lori, for spreading smiles and taking care of your fellow employees! [#PeopleHelpingPeople](#)

Earn 3,000 bonus rewards with your debit card.

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Did you know that you are earning rewards points every time you use your Western Sun debit card to make purchases such as groceries and gas? And did you know those points can be used for cash back, gift cards, and more? Well it's true!

With My Rewards Plus, all you have to do is register your debit card at dreampoints.com/wsfcu and you can start cashing in FREE rewards!

Now through June 30, 2020, we're giving you 3,000 BONUS points when you spend \$3,000 with your Western Sun debit card. It's that easy!

Enroll today at <https://dreampoints.com/wsfcu/>

Annual business meeting happening virtually on April 17th, dinner and bingo night rescheduled to August 14th.



Out of concern for the health and safety of our members, the Membership Dinner and Bingo Night portion of the 80th Annual Meeting of Western Sun Federal Credit Union have been postponed. The new date for these events is Friday, August 14, 2020.

The Annual Business Meeting and Board of Directors Election will be held as scheduled on Friday, April 17, 2020 at 5:00 PM. This meeting will be conducted virtually on Zoom so members may participate from their homes using a computer, tablet or smart phone. To register in advance to attend the meeting simply email marketing@wsfcu.com to request a meeting invite. After registering, you will receive a confirmation email containing information about how to join the meeting. The meeting will also be broadcast on Facebook Live from our [Facebook page](#) for those who would like to join without registering.

Click [here](#) to view the 2019 Annual Report.

Take advantage of low interest rates.



Our auto loan rates are currently as low as **3.35% APR*** and now is a great time to buy or refi! Whether you're in the market to purchase a new vehicle or looking to lower the interest rate on your current auto loan, Western Sun is here to help! Apply online or give us a call at (918)362-1400 to get started.

**APR = Annual Percentage Rate. Loan rates effective as of 3/24/20. Rates are subject to change.*

[Apply Now](#)

Kids Club coloring contest happening now, deadline is April 17th.



Our Annual Coloring Contest is open to children between the ages of 0-12 who have a Youth Savings account at WSFCU. This year's theme is "People Helping People!"

Winners in each category will receive a cash prize deposited in their Youth Savings account. The deadline to enter is Friday, April 17th.

Click [here](#) for entry form and details.

WSFCU Members should be vigilant against fraud.



Unfortunately, during times of uncertainty, fraudsters will play on emotions and economic hardship to scam people out of their money. It is important to be alert, ask questions, and stay vigilant about protecting your finances and your personal information.

Scams we have seen recently include:

- **Advanced Fee and Secret Shopper Scams:** These scams involve a stranger sending you a check, and asking you to cash it and send back a portion of the money as a gift card or wire transfer. If the check is fraudulent, the victim will be out for the amount of the check they cashed plus any gift cards or money they wired to the scammer. Even if a check appears to be legitimate, DO NOT under any circumstances accept a check if (1) you aren't expecting it, and/or (2) you don't personally know the person who sent it.
- **Job Seeker Scams:** If you apply for a job, and are told that you will be sent a check that you need to repay a portion of in the form of gift cards or a wire transfer, this is a scam. These scams are originating on reputable sites such as Indeed.com, Craigslist, and Facebook, so be vigilant when applying for jobs.
- **Fake Coronavirus Stimulus Checks:** Fraudsters have been quick to take advantage of the federal stimulus package that includes direct payments to individuals and married couples. It is important to keep a look out for FAKE or counterfeit stimulus checks. You can verify any U.S. Treasury Check [here](#). If someone calls you asking for your account number and financial information under the pretense of direct depositing your stimulus payment for you, this is also a scam.
- **Phishing/SMiShing/Vishing:** Be alert for unsolicited emails, text messages, or telephone calls requesting your personal or financial information. Western Sun will NEVER ask for your information by phone, text, or email.

Now more than ever, it is important to be vigilant about keeping your information secure and refusing to accept money from anyone you don't personally know. If you have questions or are unsure about whether something is fraudulent, please contact us at (918)362-1400 for guidance.

Stay up-to-date with the latest information.

We value our members and want to keep you informed as new information becomes available. Visit <https://www.wsfcu.com/about-us/coronavirus-updates> to keep current on updates and announcements related to COVID-19.

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