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WINTER 2018 e-NEWSLETTER



Who's the Loan Leader™? WE ARE!

Are you in the market for a new or new-to-you vehicle? Well, you chose the right credit union! We truly believe that Western Sun is the best choice for your financing needs.

Our rates start as low as 3.25% APR* for up to 72 months. And no, we do not sneak in a rate change for the higher term. We **do not change the rate** based on the collateral either.

What does that mean?

It means, whether you are buying a newly unwrapped and sitting on the showroom floor 2018 model, an amazing 1977 Jeep or the Classic of your dreams, you will receive rates as low as 3.25% APR! So don't wait, [apply now!](#)

With Approved Credit. Rate includes .25% APR discount for ACH loan payment from your WSFCU Checking account.

48 Month Certificate Special
2.40% APY Min. deposit only \$25,000

Member NCUA. APY= Annual Percentage Yield. Penalty may be imposed for early withdrawal.

Western Sun FCU is Coming to Owasso!

That's right! We are so excited to announce that we have purchased land and are building a gorgeous branch, complete with drive-through lanes and ATMs in Owasso! Our new address will be:

14010 E. 116th Street N
It is just east of the QT and Eggberts on HWY 20.



Stay tuned for more information, pictures of our progress and our Grand Opening date. We hope to be in our 6th branch in August 2018.



It's Time to Spruce up Your Pad!

Spring is right around the corner. We may have had an easy winter but that's no excuse not to do a good once-over on your home and see what improvements or updates are needed.

Western Sun offers you a few choices when it comes to making your home work for YOU! You can choose a Home Equity Loan or a HELOC. Both are wonderful options when it comes to using your home's equity at a great rate AND possibly providing you a tax-deduction.

Remodel that extra bedroom and turn it into home theater, update your kitchen, add a deck, build a fence or amazing pool or pay off some of your monthly bills. It is time to make it happen in 2018!

Home Equity Loan Special! Rates as low as 3.99% APR*!

Home Equity Line of Credit (HELOC) FIXED rate of 5.00% APR!

NEW MORTGAGE MANAGER

Michael Pompa is waiting to help you make your dreams come true! Call him at (918) 362-1402 with any questions. If you are ready to go, feel free to apply through our [Mortgage Center](#).

BUYING A HOME? If you are in the market to make a **purchase or refinance** your home we can help you as well.

With Approved Credit. Equal Housing Lender. Home Equity-As low as 3.99% APR if booked as first lien and as low as 4.99% APR as 2nd lien. 85% CLTV on primary residence only. Property insurance is required. Consult a tax advisor about the deductibility of interest. NMLS#218424 NMLS#321989.

MONEY MARKET TIERS & RATES*

Tier 1: \$50-\$1,999.99	.40% APY
Tier 2: \$2,000- \$19,999.99	.45% APY
Tier 3: \$20,000- \$49,999.99	.65% APY
Tier 4: \$50,000 & greater	.75% APY

See our [website](#) for more information!

*Rates subject to change weekly

LOAN RATES

Auto, Motorcycle & Tractor loans as low as 3.25% APR*

Boat loans as low as 4.75% APR*

Motorhome & RV loans as low as 6.99% APR*

See our [website](#) for more information on terms

[Apply now](#)

*With Approved Credit. APR is based on your credit history. Loan rates effective 01/01/18.



Silver Dollar City discount tickets!

Spring is the perfect time to take a road trip! Nice weather, Spring Break, a break from Oklahoma allergies- it's a great time to hit the road! Are you thinking about heading to Silver Dollar City? Before you leave, visit our [website](#) and purchase your discount tickets to the park! Click on the special link [NOW](#) to purchase. Enter the Discount Code 23796 to receive the sale price.

We are so excited to be able to provide you this savings! Have fun and safe travels!

Annual Meeting Date and Details

Please make plans to join us for our 78th Annual Meeting on April 27, 2018 at the Renaissance Hotel in Tulsa. The doors will open at 6:15pm and our meeting will begin promptly at 7:00pm.

This year, we will be asking you to RSVP for the event in order to get a better head count and organize a seating chart. We will send out an email about a month before the Annual Meeting with information on how to RSVP.

If you have not been, our Annual Meeting isn't just a time for us to go over (or brag) on how the credit union is doing, it is a night of fun! We play Bingo for cash, have a delicious small meal and offer you a chance to win amazing prizes donated from our vendors. You do not want to miss this event!

Please stay tuned for your opportunity to RSVP.



SHRED'O DE MAYO IS COMING!

Our phones have been ringing, asking when our next Shred Day event is happening! Well, mark your calendars! The truck will be at the Western Sun-Broken Arrow branch on May 5, 2018 from 9am-12pm.

You are welcome to bring up to four (4) boxes of documents, old check stubs or any paper items you want to properly discard with your personal information. No trash or items such as pill bottles or CDs please.

Certificate of Deposit Rates

Minimum deposit \$1,000

6 mo.	.95% APY
1 yr.	1.20% APY
18 mo.	1.35% APY
24 mo.	1.65% APY
36 mo.	2.00% APY

Jumbo certificates

Minimum deposit \$95,000

6 mo.	1.00% APY
1 yr.	1.25% APY
18 mo.	1.40% APY
24 mo.	1.70% APY

Please see our [website](#) or call your WSFCU branch for details.

*Certificate rates effective 2/16/18. APY= Annual Percentage Yield. All early withdrawals may result in up to a 90-day loss of dividends. Rates are subject to change without notice.

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