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WINTER 2019 eNEWSLETTER



Happy Holidays from Western Sun Federal Credit Union! Our branches will observe the following hours this holiday season:

Christmas Eve (12/24): OPEN, closing early at 2:00 PM.

Christmas Day (12/25): CLOSED.

New Years Eve (12/31): OPEN, normal business hours.

New Years Day (1/1): CLOSED.

As a reminder, you can access your accounts 24/7 using our Online Banking and Mobile Banking App. If you need to enroll in Online Banking, please click [here](#).



Cookies with Santa: Friday, December 20th

Join us **tomorrow** (Friday, December 20th) from 3:00 - 4:00 PM for a meet-and-greet with Santa himself!

We will have cookies for all the children, and parents can bring their camera to take pictures of their children with Santa. We will even have a certified therapy dog named "Barbie" to join in the fun!

This event is free and open to the community! Happening at our Broken Arrow

GROW Your Savings With Great Certificate Rates!*

6 Month.....	1.85% APY
12 Month.....	1.90% APY
18 Month.....	1.95% APY
24 Month.....	2.05% APY
36 Month.....	2.10% APY
48 Month.....	2.10% 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 11/27/19 and are subject to change.

Earn DOUBLE POINTS On All Holiday Shopping!

Now through December 31, 2019, we're giving double rewards points on ALL purchases made with your Western Sun debit card! Whatever you use your card for (gas for the roadtrip to Grandma's, gifts for the family, groceries for your holiday meal), you'll earn double points on every transaction.



Every point puts you closer to great rewards such as cash back, gift cards, merchandise, and even travel. Best of all, our rewards program is FREE!

To get started, register your card at <https://www.dreampoints.com/wsfcu/>.

House Shopping: Devise a Down-Payment Plan

House Shopping: Devise a Down-Payment Plan

by Dianne Molvig / April 25th, 2019

Are you in the market to buy a house in the future? Check out these tips on how to save for your down-payment! Click [here](#) to read the article from our Bright Path Financial Resource Center.



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*

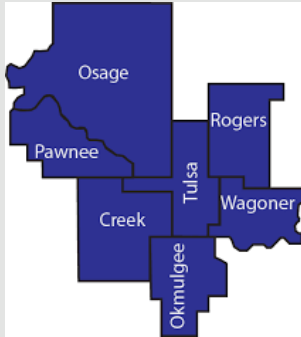
Auto, Motorcycle & Tractor loans as low as 3.95% APR

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.



Field of Membership Expansion

Western Sun Federal Credit Union is now able to serve those who live, work, worship, volunteer, or attend school in the Tulsa MSA, which includes the following Oklahoma counties: **Creek, Okmulgee, Osage, Pawnee, Rogers, Tulsa, and Wagoner Counties.** Previously our field of membership was limited to Tulsa and Okmulgee Counties.

This is an exciting development for our credit union and we look forward to serving members in all seven of these counties.

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!



*With approved credit. APR= Annual Percentage Rate. \$235.30 payment per month based on \$2,500 loan for 11 months.

MONEY MARKET TIERS & RATES*

- Tier 1: \$50-\$1,999.99..... 0.40% APY**
- Tier 2: \$2,000- \$19,999.99..... 0.70% APY**
- Tier 3: \$20,000- \$49,999.99..... 0.85% APY**
- Tier 4: \$50,000 & greater..... 1.00% APY**

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.

Spotted At Western Sun!

At Western Sun, we are proud to be involved in the communities we serve! And it has certainly been a busy holiday season. Here's a snap-shot of what we've been up to recently:

Gabe's Chemo Duck Fundraiser

On July 16th, many of you joined us at the Broken Arrow branch to purchase a Josh's Sno Cone and raise money to buy Chemo Ducks for The Children's Hospital at Saint Francis. Thanks to your generous donations, we were able to purchase nine Chemo Ducks for the children at Saint Francis. Those ducks were donated on October 23rd and will be used to comfort children undergoing chemotherapy. Click [here](#) to find out more about Gabe's Chemo Duck Program.



A "Spook-tacular" Halloween

Our staff had a blast dressing up for Halloween and participating in our annual "Pumpkin Decorating Contest!" Members had the opportunity to "vote" for their favorite pumpkin by donating money to the Children's Miracle Network. Thanks to everyone who "voted" and helped support CMN!

Owasso Christmas Parade

LET IT GO, LET IT GO! Western Sun enjoyed participating in the "Frozen" themed Owasso Christmas Parade on December 14th! You might have spotted the Western Sun SUV wrapped in tinsel with Olaf the snowman on top. Fun fact: we passed out almost 2,000 pieces of candy to parade-goers! You can view more images from the parade, courtesy of *Tulsa World*, [here](#).



Holiday Blanket Drive

During the month of December, our employees and members came together to collect blankets for the patients of The Children's Hospital at Saint Francis. Thanks to your generosity, we far surpassed our goal of 200 blankets and ultimately donated 251 blankets! Those blankets were presented at The Children's Hospital Christmas Party on December 19th. Thank you for helping make a difference in the lives of children this Christmas!

Keep up with all the latest at Western Sun by "liking" us on [Facebook](#) and following us on [Instagram](#) and [Twitter](#)!

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

[Deposit Rates](#)

[Loan Rates](#)

[Open Account](#)



 **Western Sun**
Federal Credit Union
The Loan Leader™

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