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Western Sun

Federal Credit Union

The Loan Leader™

Fall 2021 e-Newsletter

Tuesday, September 28, 2021



Holiday Skip-A-Pay Is Here!

Ring In The Holiday Spirit With Skip-A-Pay!

Members With Qualified Loans May Skip Their November or December Loan Payment(s)

Like the sound of extra cash, just in time for the holidays? Take advantage of Skip-A-Pay from Western Sun FCU! Skip either your November or December WSFCU loan payment and use the extra cash for anything that makes your holidays merry and bright.

How It Works

We will be sending out Skip-A-Pay letters along with coupons to members with qualified loans in mid October. Once you receive your coupon, simply pick the month you want to skip your loan payment (either November or December) then return your coupon to the credit union and list the loan payment(s) you want to skip.

There is a \$35.00 Skip-A-Payment fee per loan to skip your payment. The fee will be added directly to the loan(s) you are skipping.

Remember That Some Loans Are Excluded

Not all loans qualify for the skip and all payment skips are subject to WSFCU approval. Your loans must be in good standing and you must have made at least four payments to qualify. Interest will continue to accrue on the unpaid balance, which may result in more interest being charged. Refer to the Skip-A-Pay letter for other restrictions and requirements that may apply.

Excluded loans include Real Estate Loans, Lines of Credit, Overdraft Lines, Certificate or Share Secured Loans, and Credit Card loans.

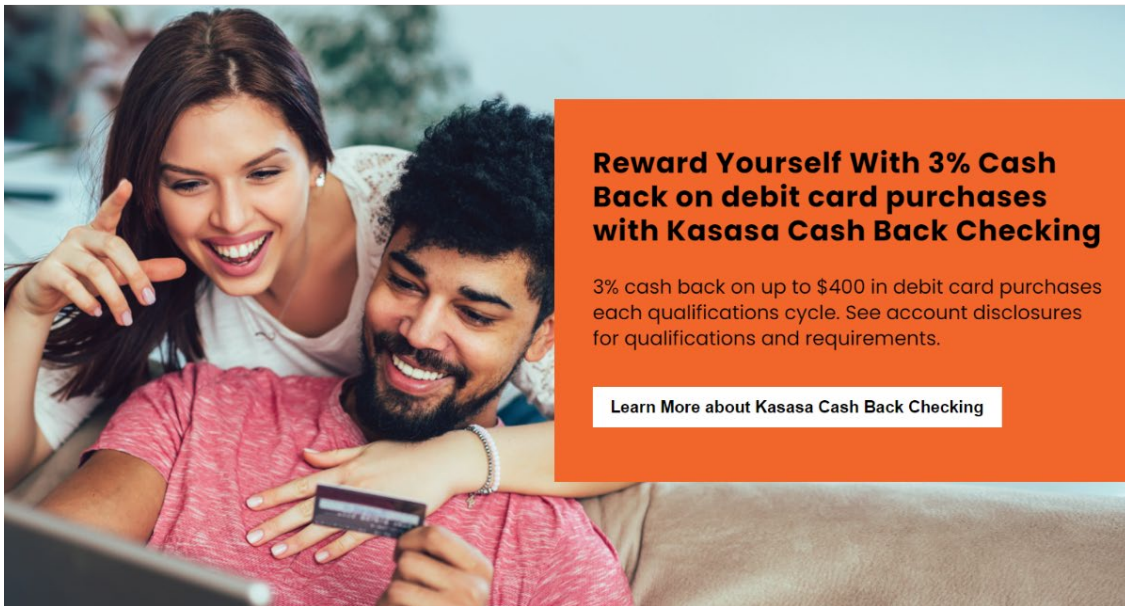
Apple Pay and Google Pay Coming in October



Your Western Sun Federal Credit Union Visa debit card and credit card will

soon be able to be used with Apple Pay and Google Pay. We are currently testing both products and plan to make them available to the membership in October 2021.

Kasasa® Cash and Cash Back Checking



Reward Yourself by opening a Kasasa Cash or Kasasa Cash Back Checking account at Western Sun FCU.

Kasasa Cash and Cash Back checking both have no monthly service charges plus they offer exclusive rewards and benefits designed to help you spend smarter!

Kasasa Cash is a high-yield checking account that offers 2.25% APY* on balances up to \$25,000, when monthly qualifications are met. With Kasasa Cash, you can earn higher interest than regular savings accounts and still enjoy the flexible spending of a checking account.

Kasasa Cash Back offers an impressive 3% cash back on purchases up to \$400 with your debit card, when monthly qualifications are met. Do the math, you can earn up to \$12 cash back per month just by using your debit card!

As an added feature, both Kasasa checking accounts also offer up to \$25 a month in ATM withdrawal fee refunds.

To qualify for the Cash and Cash Back monthly rewards, your account must meet the following during the monthly qualifications cycle of: (1) At least one direct deposit, or ACH

payment (2) At least 12 debit card purchases, and (3) Enrollment in e-statements. If you do not qualify during the monthly qualifications cycle, don't worry- your account will still be free and you can get back to earning full rewards the next month.

[Learn More About Kasasa](#)

KASASA®

APY = Annual Percentage Yield.

Get ready to enjoy that NEW CAR feeling with rates starting as low as 2.25%APR



Our auto loan rates are currently as low as **2.25% APR*** so now is a great time to buy or refi! Whether you're in the market to purchase a new or used vehicle or just looking to lower the monthly payment 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 3/11/21. Rates are subject to change.*

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