



Fall 2022 e-Newsletter

Monday, November 14, 2022



Skip-A-Pay Season Is Here

Extra Cash Just In Time For The Holidays

Get Your Finances Straightened Out 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 have sent out Skip-A-Pay letters along with coupons to members with qualified loans in mid-October. On the coupon, simply pick the month you want to skip your loan payment (either November or December) and list the loan(s) you want to skip then return the coupon to the credit union.

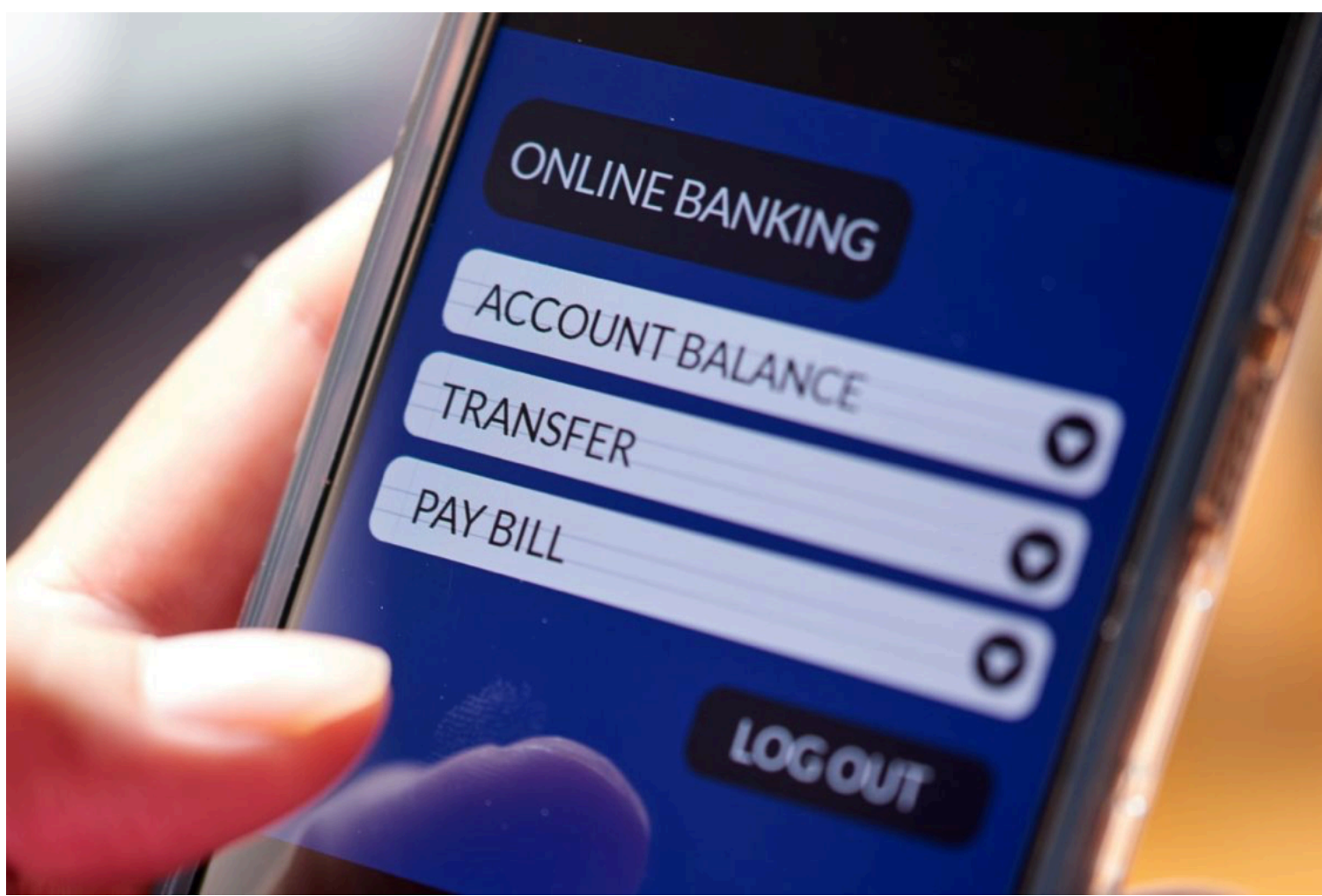
There is a \$35.00 Skip-A-Payment fee per loan to skip your payment. The fee will be added directly to the loan(s) you are skipping.

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. Note: We must receive your skip form at least seven (7) business days before your due date.

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

A Few Tips For Mobile Deposit



The Convenient Way to Deposit

Mobile deposit is the easy way to deposit checks into your Western Sun account using your smart phone. Here are a couple of tips to remember when making a mobile deposit:

Endorsements – Remember that when endorsing checks for mobile deposit that all checks submitted should be endorsed with (1) your signature, and (2) the description, "Mobile Deposit to Western Sun FCU" written under your signature. Checks that are not properly endorsed with these two items will be rejected for deposit.

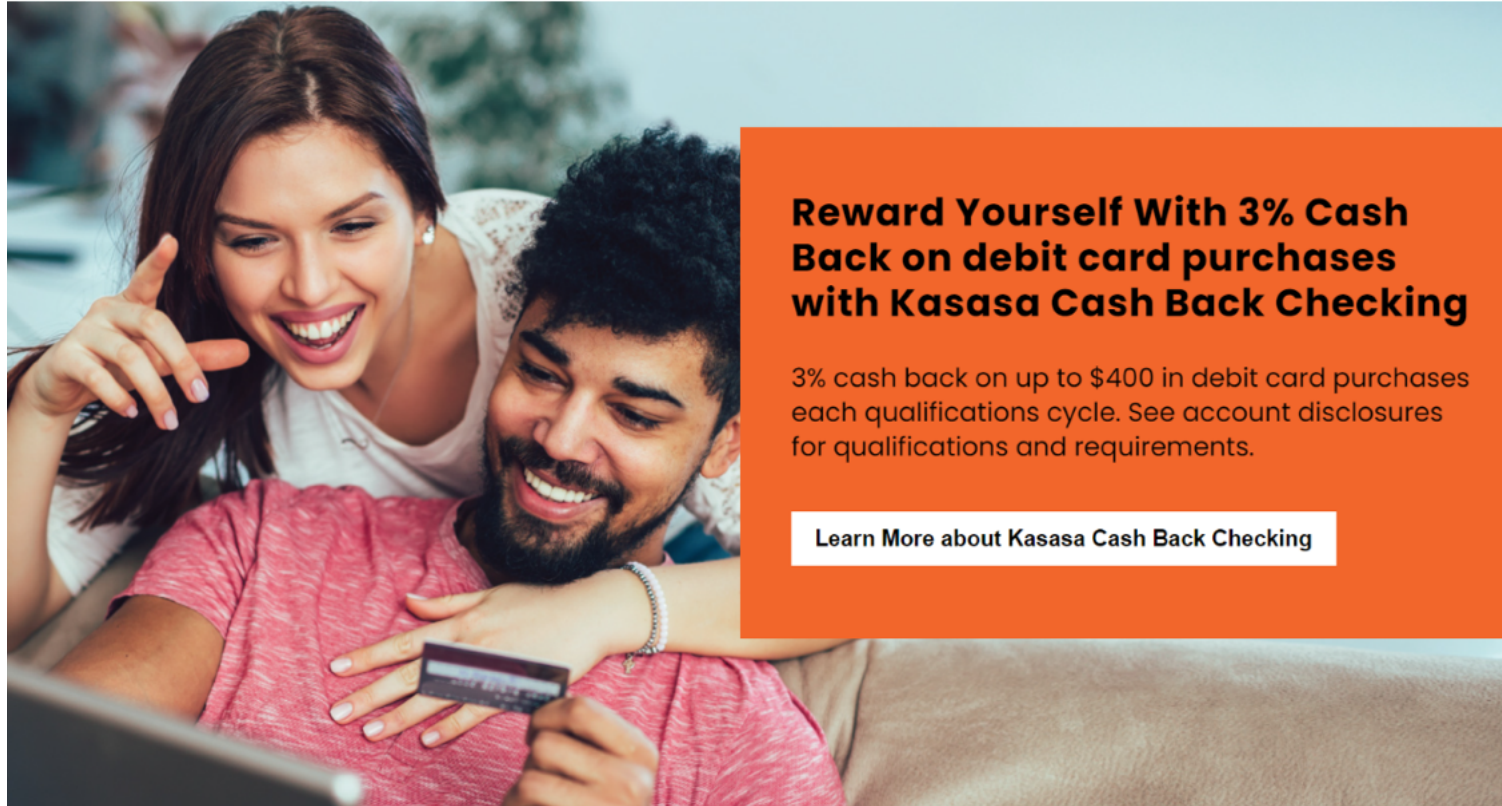
Also, if your check is made payable to more than one person, then each person named on the check needs to endorse the back of the check. If any of the persons named payable on the check are not on the account, we cannot accept the check for deposit. Note that we do not accept 3rd party checks.

Availability of Funds – When possible, make your deposit before 4:00pm (CST) on a business day (a day we are open). For items received and accepted by Western Sun FCU for deposit after 4:00pm (CST) or on a day we are not open, like a holiday or weekend, your funds will be made available the next business day.

Remember that mobile deposit is not available to new members till their account has been open for 90 days or more.

By following these suggestions, you can get the most benefit from our mobile deposit feature.

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.

\$2,500 Holiday Cash!



Be the cool Santa with a 9/11 Loan from Western Sun FCU. Borrow up to \$2,500 at 9.00% APR* with 11 monthly payments.

Apply online at www.WSFCU.COM or by clicking on the apply now tab below. You may also apply at any of our six area locations.

*APR = Annual Percentage Rate. All loans are subject to credit approval. Some restrictions may apply.

[Apply Now](#)