



Fall 2023 e-Newsletter

Friday, November 17, 2023



Holiday Cash - The 918 Loan

9.18%APR* and 11 Monthly Payments

The "918 Loan" is an unsecured personal loan that allows you to borrow up to \$2,500 at 9.18% APR for up to 11 months. Everyone that is approved can take advantage of this super-low interest rate to be the cool Santa this year.

The two biggest benefits of the 918 Loan - an annual percentage rate that is lower than most credit cards and you pay off the loan in only 11 months.

Apply online or in person at any WSFCU office. To apply online, go to WSFCU.COM and simply choose "Personal Loan" under Type of Loan Requested, and choose the purpose of the loan in the drop-down menu.

*APR is Annual Percentage Rate. All loans are subject to credit approval. Some restrictions may apply. Contact the credit union for additional information. Rate and offer are subject to change without notice.

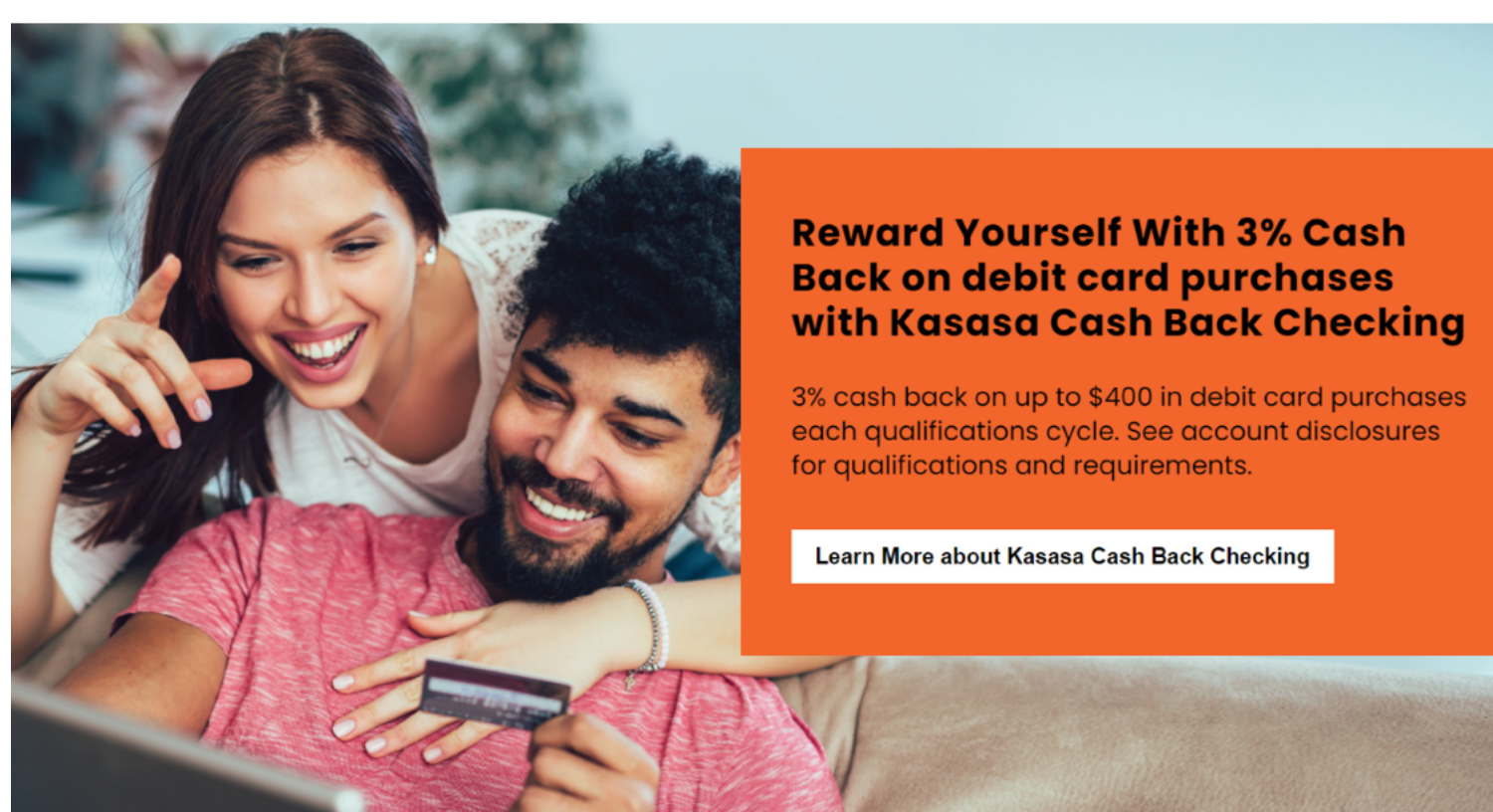


Toy Drive Starts November 27th

This holiday season help bring some holiday joy to the kids at The Children's Hospital at Saint Francis. For the fourth year in a row, Western Sun Federal Credit Union is hosting a Toy Drive benefiting The Children's Hospital at Saint Francis. Beginning November 27th thru December 8th we are asking you to join with our employees and bring new, unwrapped toys to any WSFCU office. We will collect all the toy donations and then deliver them to the Children's Hospital in time for their annual Christmas Toy drop-off event.

What They Need - Visit the "Wish List" website to see a complete list of toys, games and supplies that are needed by clicking [TOY WISH LIST](#).

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](#)



APY = Annual Percentage Yield.

Skip-A-Pay Season Is Here



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 Federal Credit Union. 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 sent out Skip-A-Payment 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.

[Visit WSFCU Website](#)