



Fall 2025 e-Newsletter

Friday, November 7, 2025



Skip Your November or December Loan Payment !

Make your holiday season a little easier this year by skipping your Western Sun Federal Credit Union loan payment(s) in either November or December. Here's how to quickly do it:

- Pick the month you wish to skip - either November or December
- Download and complete the skip coupon - [CLICK HERE](#) for the coupon
- Return your completed and signed coupon to the credit union - by email: holidayskip@wsfcu.com; by regular mail: WSFCU Skip-A-Pay 4620 West Kenosha, Broken Arrow OK 74012; by FAX (918) 362-1490; or drop it off at any of our six area locations.
- There is a \$35 fee for each Skip-A-Payment loan you choose, but we'll just add it to the loan to make the transaction quick and easy.
- If your payment is made by WSFCU auto transfer or ACH, we will not draft your payment as long as we receive your skip form at least seven (7) business days before your due date. If your payment is done through Bill Pay, Payroll Deduction, or automatically from another financial institution, you will need to adjust your payment date.

Please note: Acceptance of this offer will extend your final payment(s) one month later than specified at your loan closing, and interest will continue to accrue. It will not change your monthly payment amount. Your loan must be in good standing, and you must have made at least four payments to qualify. Excludes real estate loans, lines of credit, overdraft lines, certificate/share secured loans, and WSFCU credit cards. For members with bi-weekly or semi-monthly payments, both payments will be skipped. Other restrictions may apply to qualify. All deferrals are subject to WSFCU approval.

ONLY GOOD FOR NOVEMBER OR DECEMBER PAYMENT(S). IF A MONTH IS NOT SELECTED ON YOUR FORM, THE MONTH OF DECEMBER WILL BE CHOSEN FOR YOU.

Search For Your Next Vehicle With AutoSMART



New and Used Vehicle Rates Start At 5.69%APR*

We think you deserve a fast and safe way to shop for your next car. That's why we're excited to offer AutoSMART, a free online resource for our members.

Here's how it can help you discover your perfect ride:

Research over 2.7 million vehicles

View a massive inventory of new and used cars, trucks and SUVs.

Personalize your options

Choose your ideal features, compare specs and build your own car.

Determine your trade-in value

Find out how much your current car is worth.

Get pre-approved!

Apply for a pre-approved loan to lock in our low rates while you shop.

Visit our website [WSFCU.COM](https://www.wsfcu.com) to start using AutoSMART or click [HERE](#) to go direct to the site.

*APR = Annual Percentage Rate. Rate includes .25% APR discount for loan payment made through ACH from a WSFCU Checking Account. Rate shown is as of November 7, 2025 and is subject to change without notice. Contact the credit union for current rates. The rate you qualify for is determined by your credit history. Loans are subject to credit approval.



There are many mobile applications, including Western Sun's online app that allow you to carry out most of your personal finance transactions online and on the go.

To keep your financial data safe, keep these security tips in mind:

- **Enable a passcode/password on your phone.** This will ensure that no one else can simply pick up your phone and access your personal information.
- **Enable the auto-lock feature on your phone.** This will lock your phone after a certain period of inactivity. Use auto-lock with a password to make sure no one else can access your phone.
- **Make sure your security software is up-to-date.** When your network carrier sends you alerts that a security or operating system update is available, download it as soon as possible.
- **Watch for fake texts or other messages telling you to go to a site or call in.** Spam messages can open the door to malware, which software hackers use to disrupt computer operation, gather sensitive information, or gain access to private computer systems.
- **Only install applications from trusted sources.** Use Google Play Store or Apple App Store and avoid installing apps from unknown sources.
- **Avoid public Wi-Fi.** The information you send over public Wi-Fi can potentially be seen by others using the network—including hackers. Instead, use your mobile carrier's network when accessing confidential information.
- **Turn off Bluetooth and Wi-fi when not in use.** Leaving them on when you are out in public leaves your phone vulnerable to hackers. Only connect to trusted networks.

[Visit WSFCU.COM](#)

\$2,500 Holiday Cash!

Available now till December 31st



Be the cool Santa this holiday season with a 918 Loan from Western Sun FCU. Borrow up to \$2,500 at a low 9.18%APR for a term of 11 months. Use the cash for your holiday purchases and with a 9.18%APR, you won't stress your budget.

Apply at any of our six conveniently located offices or click [HERE](#) to apply online.

Remember that all loans are subject to credit approval and some restrictions may apply. Contact any credit union office for additional details. The rate is subject to change without notice and all loans are with approved credit. 918 loan is available only in November and December. APR means annual percentage rate

[Start Your Loan Application](#)

[APPLY NOW](#)

