



Summer 2022 e-Newsletter

Tuesday, August 16, 2022



Pre-Approve Your Car Loan

Rates As Low As **3.74%APR** - Annual Percentage Rate

Free Car Buying Resource on Website

Ready for your next car? To get the best deal for you, remember that before you set foot on the car lot, get pre-approved for an auto loan at Western Sun Federal Credit Union. Getting pre-approved for a car loan means you'll know what kind of rate you'll pay, and what size loan you can afford.

There are several ways to get pre-approved – in person at a branch, over the phone, or the most convenient means – online at the www.wsfcu.com.

If you have questions about how much car you can afford, how financing works, or our current rates, one of our loan officers will be happy to help.

To apply for preapproval, you'll need to have some financial information available:

- Name and address
- Social Security number
- Driver's license number
- Employer information (name, hire date, gross income)
- Current housing information—monthly payment, time in current residence
- Debt obligations—current credit card debt, home association dues, auto insurance

The preapproval process does not take too long and once completed, you can go car shopping knowing the amount you're approved for and what your estimated payment would be for that amount.

Getting preapproved is a big advantage, it can save you time and money plus it allows you to focus your attention on finding the right vehicle. And, if you need another incentive, our low auto loan rates starting at 3.74% APR - annual percentage rate can get you on a faster track toward making your dream car a reality.

Call, stop in or visit us online at www.wsfcu.com to get started. We also have a car buying resource [CLICK HERE](#) on our website that shows dealer inventory and a payment calculator. We're here to help with your vehicle loan needs.

Keep Your Financial Data Safe

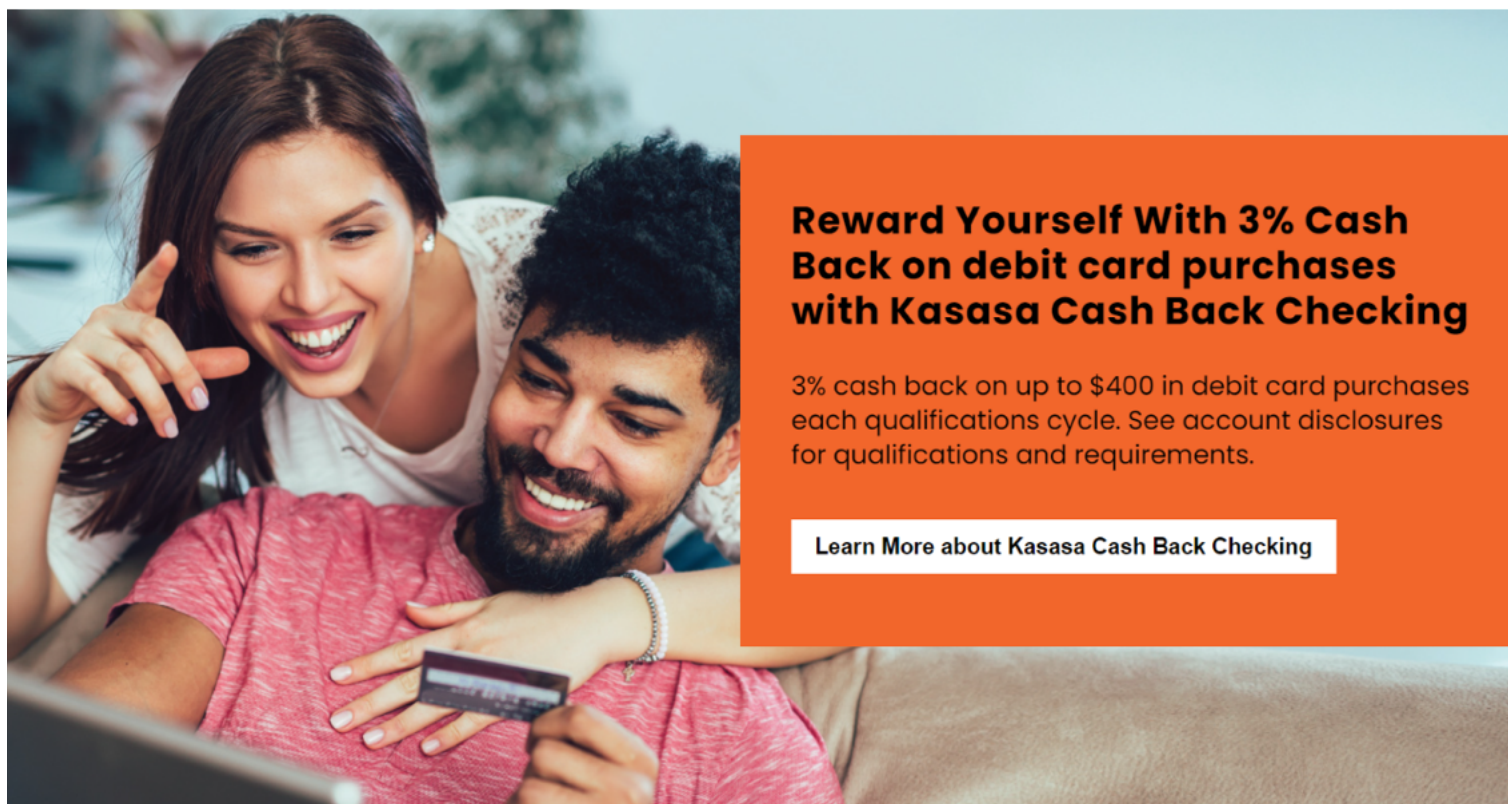


There are many mobile applications, including Western Sun's online app that allow you to carry out most of your personal finance transactions online and on the go.

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.

Kasasa® Cash and Cash Back Checking



Reward Yourself With 3% Cash Back on debit card purchases with Kasasa Cash Back Checking

3% cash back on up to \$400 in debit card purchases each qualifications cycle. See account disclosures for qualifications and requirements.

[Learn More about Kasasa 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.

Federally Insured by NCUA



Safeguarding your hard-earned money is vitally important. That's why Western Sun Federal Credit Union has federal share insurance, administered by an independent government agency, the National Credit Union Administration (NCUA). The National Credit Union Share Insurance Fund (NCUSIF) protects aggregate savings up to at least \$250,000 in your accounts.

So how do you know we're federally insured? All federally insured credit unions—like Western Sun FCU—must post the official NCUA insurance sign in their offices. As do other NCUSIF-insured credit unions, we abide by high standards of safety and soundness. Because of that, NCUSIF is a strong, well-capitalized fund.

You can count on Western Sun Federal Credit Union to be a safe place to save money.

[More About NCUA Insurance](#)

