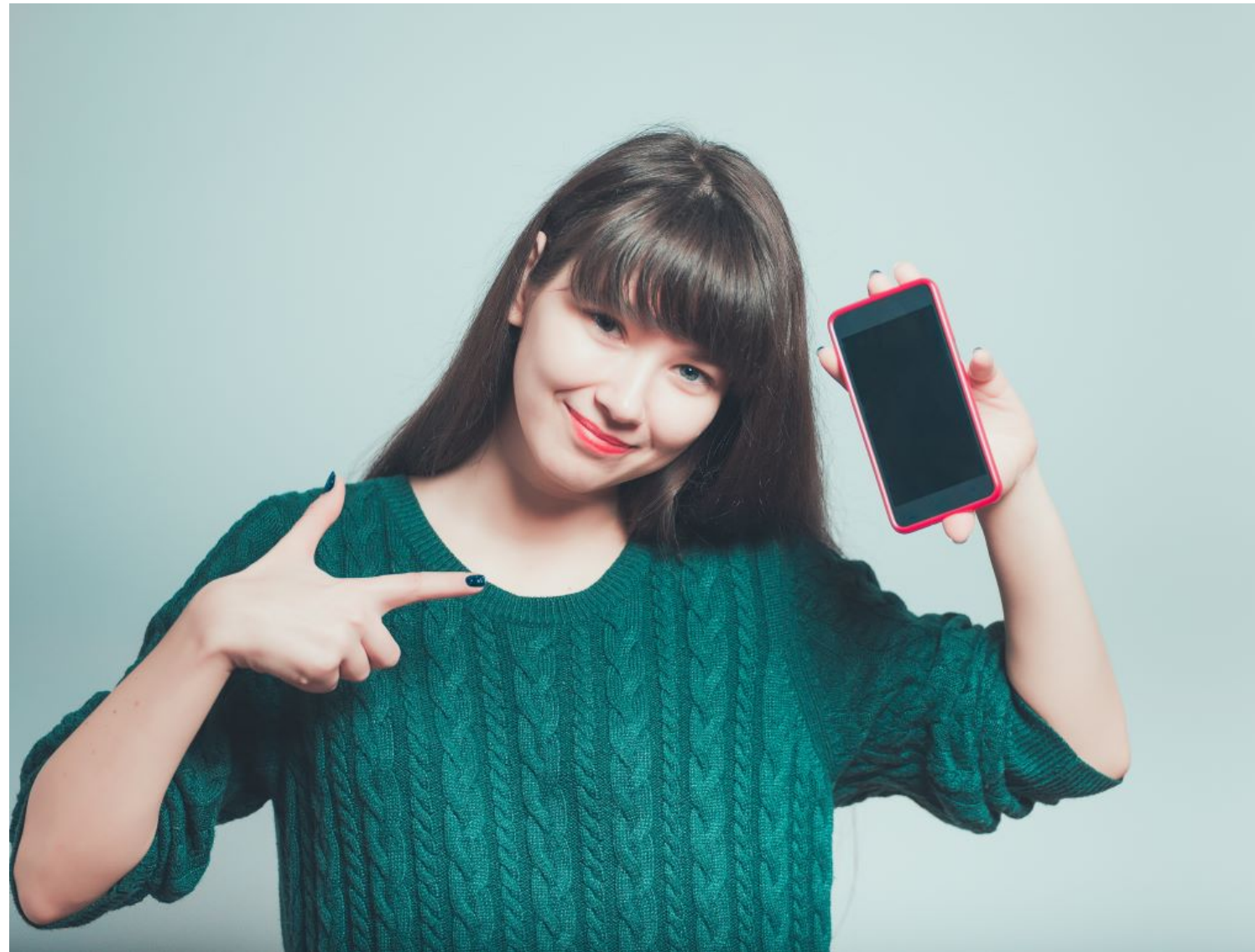




Summer 2023 e-Newsletter

Tuesday, August 29, 2023



SecureAlerts Now Available

Keep Up-To-Date With Your Accounts

Our new SecureAlerts can let you know the moment something important happens in your account. Messages you choose to receive are sent via text, email, or by push notifications on your smartphone with our mobile banking app.

Choose from dozens of account activity alerts such as: a purchase using your debit card was just processed, an ATM withdrawal is made, a check has cleared your account in an amount that exceeds the dollar amount you set or even get notified when your loan payment has been processed.

This service is FREE but message and data rates may apply from your mobile service provider. Sign up for alerts when you login to online banking and select "alerts" from the menu on the left side of the page.



Avoid being a "Check Washing" Victim

Check washing is becoming a very popular way for thieves to steal from your checking account. Check washing is a process where thieves use chemicals to remove the ink of a check, leaving behind only the paper. They then rewrite the check to themselves with a much higher amount than your original check and cash the check.

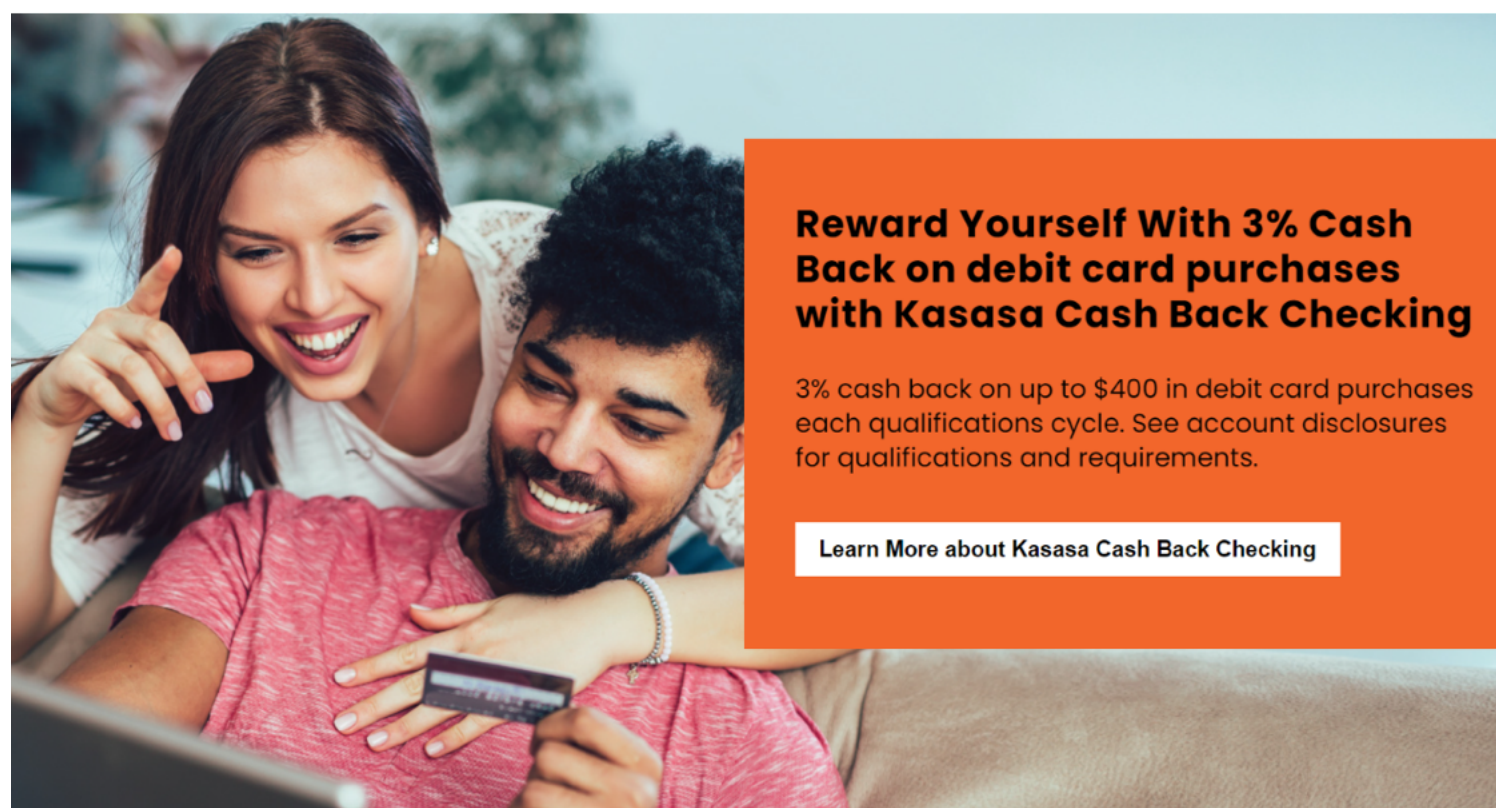
You can easily see how check washing is a very serious crime that could end up costing you thousands of dollars. Good news is there are several steps you can take to protect yourself.

Mail at the Post Office – When mailing your check, take it directly to the post office. Most checks that are "washed" are stolen from the outgoing mail left in home mailboxes or collection boxes on the street. You incur less risk by going direct to the post office rather than leaving your check in your mailbox at your house or at one of the street collection boxes.

Use a black gel pen – When writing a check, the black gel ink offers resistance to cleaning from the chemicals used to wash checks thus making your check more tamper-proof. Ballpoint pens have ink that can easily be removed by several chemicals so avoid utilizing them.

You can keep your checking account safe by using these suggestions and by monitoring your account. Sign up for online banking or download our mobile app to help keep you informed on your accounts. Remember, if you spot any unusual activity on your account, report it to the credit union immediately.

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.

Limited Time Certificate Specials

Limited Time Certificate Specials

5.01%APY* | 6 Month Term
4.75%APY* | 13 Month Term
4.50%APY* | 25 Month Term

*APY = Annual Percentage Yield



For a limited time we are offering 6, 13, and 25 month certificate specials to our members. Take advantage of great rates starting at 5.01%APY* for a 6 month term.

Open your Certificate of Deposit today at any of our six area locations.

The minimum opening deposit is \$1,000. Note that at maturity, the 13 month certificate will renew for 12 months at the then current rate and the 25 month certificate will renew for 24 months at the then current rate. Notify the credit union at renewal if you want to renew at the certificate special otherwise certificates will renew at the non-special rates and terms.

This promotion may be cancelled without notice. *APY = Annual Percentage Yield. Other restrictions may apply. Rate is subject to change without notice and is effective as of 08/07/2023. Visit www.wsfcu.com for complete details. Federally insured by NCUA

[Great Rates](#) | [Great Terms](#) | [Great Value](#)

[Certificate Information](#)

