

# REFLECTIONS

## Introducing New Installment Payment Options for Your WSSC FCU Visa Credit Card!

Manage your finances with flexibility and ease. Introducing the option for eligible purchases over \$100 to spread out your payments over 3, 6, 9, 12, or 18 months with attractive interest rates as low as 4.99% APR.

### Why Choose Installment Payments?

- Streamline your budget and spread your expenses across several months to smooth out your financial planning.
- Flex your financial muscle and gain the power to make those bigger purchases more manageable by breaking them down into smaller, scheduled payments.
- Benefit from low interest rates, making it a cost-effective financing option.

Easily explore this new feature and view further details directly through Online or Mobile Banking or our Card Control app, wallō, when you are notified of eligible purchases! This seamless integration allows you to manage your finances on-the-go and choose from available installment payment options right at your fingertips.

## Exciting News: Launch of MyChoice, New Credit Card Rewards Program!

We're thrilled to introduce our latest enhancement designed to make your banking experience with WSSC Federal Credit Union even more rewarding. Our new MyChoice Credit Card Rewards Program is here, and it's packed with benefits that will make every purchase a little more satisfying.



### Here's What's in Store for You:

- **Promo Bonus for All Cardholders:** Whether you're a current cardholder or still thinking about it, there's something special waiting. Spend \$1,500 on your WSSC FCU credit card within the first 90 days for new cardholders, or between April 1 and June 30 for existing cardholders, and earn an impressive 5,000 bonus points!\*
- **Earn Points on Every Purchase:** Every dollar spent with your credit card earns you points. You'll receive 1 point for each \$1 spent, and every dollar spent over \$1,500 in a statement cycle bumps you up to 1.5 points. Dining out? Enjoy 2 points for every \$1 spent at restaurants.

- **Redeem Rewards Your Way:** What makes our rewards program stand out is the flexibility it offers. Redeem your points for cash, statement credits, or shop at top merchants through the CU Rewards Mall within the website portal, including favorites like Amazon and BestBuy. Feeling generous? Donate to charities or save up for your next travel adventure—all through our user-friendly portal.

## Get Started Today!

**Start Using Your Card:** Current cardholders, you're already enrolled and can start earning points right away! Every purchase now earns you points. From grocery shopping to dining out, watch your points grow with each transaction.

**Not a Cardholder Yet?:** Apply online at [www.wsscfcu.org](http://www.wsscfcu.org) to get your rewards credit card and start earning points!

\*Bonus points offering available between April 1 - June 30, 2024 for existing cardholders. Offering is for 90 days from date of account opening for new cardholders. All loans are subject to approval. See credit union for full program details. \*\*Per statement cycle.



## Enhance Your Payment Experience with Apple Pay & Google Pay

Did you know you can use your WSSC FCU credit union credit and debit cards with ApplePay and GooglePay? This feature offers a seamless and secure way to make your transactions, ensuring convenience without compromising security.

### Benefits of Using ApplePay & GooglePay:

- **Ease of Use:** Keep your wallet in your pocket and make payments with just a tap using your smartphone.
- **Security:** With encryption technology, your card information remains secure, never transmitted directly to merchants.
- **Contactless Convenience:** Make in-person payments quickly using wireless technology, reducing the need to carry or physically use your card.
- **Reduced Risk:** Minimize the chances of losing your card or your card details being compromised at merchant points-of-sale.

### Getting Started is Quick & Easy:

1. **Add Your Card:** Simply enroll your WSSC FCU credit or debit card in your preferred mobile wallet - ApplePay or GooglePay.
2. **Secure Your Phone:** To ensure security, activate a lock on your phone with a password, PIN, swipe code, or biometric authentication.

If you haven't yet experienced the convenience of our credit or debit cards with these payment systems, visit [www.wsscfcu.org](http://www.wsscfcu.org) to apply for a card and start enjoying the benefits today. Leverage the convenience and security of mobile payments with your WSSC FCU card.

## Immediate Solution for Lost, Stolen, or Compromised Cards

WSSC Federal Credit Union offers a cutting-edge solution for those moments when your card is lost, stolen, or compromised. Through digital issuance, we can quickly issue a digital version of your credit card, which can be immediately added to your ApplePay, or GooglePay mobile wallet. This means you can continue making secure



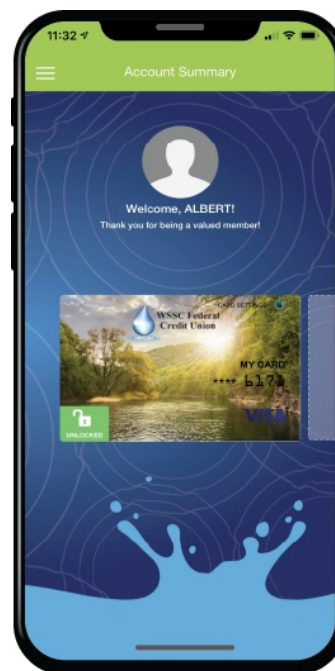
transactions without any downtime. Embrace the convenience and security of our digital card issuance and keep your finances flowing smoothly, no matter what happens to your physical card. To learn more, check out our wallō card control app or download it today!

## Take Control of Your Card with wallō: Your Ultimate Card Management App

At WSSC Federal Credit Union, we understand the importance of security and convenience when it comes to managing your finances. That's why we're excited to highlight wallō, our comprehensive card control app, designed to give you unparalleled control over your credit and debit card usage directly from your smartphone.

### With wallō, You Can:

- **Access Your History & Statements:** Keep track of your credit card spending and account activity with ease.
- **Make Payments:** Make one-time or recurring payments on your credit card.
- **Customize Notifications & Alerts:** Stay informed with personalized alerts for transactions, spending limits, and more.
- **Set Transaction Controls:** Tailor your card use by location, merchant types, and transaction types for added security.
- **Implement Spending Limits:** Keep your budget on track by setting spending limits on your card.
- **Manage Travel Notifications:** Easily inform us of your travel plans to ensure uninterrupted card use.
- **Lock or Unlock Your Card:** Misplaced your card? Lock it instantly. Found it again? Unlock it just as easily.
- **Report Your Card Lost or Stolen:** Quickly report any issues directly through the app for immediate assistance and have access to an instant issue card that can be used immediately via ApplePay or GooglePay.
- **Rewards:** Manage your credit card rewards.
- **Installment Payments:** Receive notification of qualifying purchases and take advantage of installment payment options.



### Enhanced Security Measures:

In addition to the monitoring capabilities provided by wallō, rest assured that WSSC Federal Credit Union employs the latest technology to closely monitor activity on your accounts. Our proactive approach means we'll reach out to you if we spot anything unusual. Be aware that you may receive a call or email from us as part of our commitment to keeping your account secure.

Download the wallō app today from your device's app store and tap into the full potential of your card with ease. Enjoy complete control over your transactions and the confidence that comes from our advanced security measures. Whether you're at home or on the move, managing your card securely and conveniently is always at your fingertips with wallō. Get started now for unparalleled convenience and peace of mind in managing your finances.

WSSC offers debt protection coverage for our credit cards.

### How does Debt Protection work?

- **Options:** We offer coverage for involuntary unemployment and disability or life, or all three together.
- **Cost:** You only pay for the coverage if you are carrying a balance at the time your statement cycles.
- **Minimum Benefit:** If you qualify for payment under involuntary unemployment or disability, the minimum amount paid will be \$200 per month or your balance at the time of your claim, if it is less than \$200, regardless of your minimum monthly payment. This could allow you to pay down your balance while you are not working!

Contact us at [lending@wsscfcu.org](mailto:lending@wsscfcu.org) if you have questions or want to add coverage to your card.



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