

REFLECTIONS

Credit Card Comparisons: Why WSSC FCU's Rewards Card Stands Out

Choosing the right credit card can be a challenge—especially when so many options come with high interest rates and hidden fees. At WSSC FCU, we offer a better way. Our Visa® Platinum Credit Card provides a competitive rate and a rewards program that gives back, all without the marketing gimmicks and gotchas used by our competitors that are confusing and unknowingly cost you money.



Our Rates vs. our Competitors

Many big-name credit cards carry interest rates as high as 28% APR* or more, leaving you with unpredictable payments that can easily spiral out of control, preventing you from ever paying off your balance. Although our card comes with a variable rate, it will never exceed 18% APR, giving our members greater confidence. This means that with our card, you can rest easy knowing your rate won't skyrocket unexpectedly.

At WSSC FCU, our credit card offers an introductory rate of 4.49% APR for the first 12 months on purchases and balance transfers, followed by rates that are based on your credit score at the time of application. Our installment plan feature for qualifying purchases, available after the introductory period, allows you to convert those purchases into payment terms with fixed rates, which are lower than your regular purchase rate, allowing you greater control over larger purchases. Terms can be up to 18 months.

No Hidden Fees or Extra Costs

In addition to our competitive rates, our Visa® Platinum Credit Card comes with no annual fees and no foreign transaction fees, unlike many competitors who tack on extra charges. Plus, WSSC FCU's fraud protection features ensure your card is safe wherever you go.

Earn Rewards with Every Purchase

Why settle for a card that just racks up interest? With our rewards program, you'll earn 1 point per \$1 spent, and 1.5 points for every \$1 spent over \$1,500 per month. You can even earn double points for dining out! Redeem your points for cash, account credits, travel, or shopping at top retailers. New cardholders get a bonus 5,000 points by spending \$1,500 in the first 90 days.

When you compare WSSC FCU's Visa® Platinum Credit Card to other cards on the market, the choice is clear. With a low rate, no hidden fees, and a rewards program that gives back with every purchase, WSSC FCU is the smart choice for your financial future.

*APR = Annual Percentage Rate

[Learn More About WSSC FCU Credit Cards](#)

Protect Yourself from Fraud: Simple Tips for Staying Safe

Fraud is a growing concern, but with a few simple steps, you can protect your accounts and personal information. At WSSC FCU, we're committed to keeping you safe, and we're here to share some best practices for fraud prevention:

- **Monitor Your Accounts:** Use our [Online Banking](#) and [Mobile Banking](#) services to regularly check your transactions for any suspicious activity.
- **Enable Alerts:** Set up custom notifications for transactions, spending limits, and more with our [wallō Debit Card Control App](#) to stay on top of your accounts.
- **Be Cautious Online:** Avoid sharing personal information through email, and always ensure websites are secure before entering sensitive data.

For more tips on how to stay protected, contact us for personalized advice.



[Volunteer Opportunities: Join the WSSC FCU Family](#)

Are you passionate about making a difference in your community? WSSC FCU is always looking for dedicated members to serve on our Board of Directors and committees. Volunteering with us is a great way to give back while gaining valuable experience in leadership and governance.

If you or someone you know is interested in learning more about current opportunities, please reach out to our CEO, Jeff Goff, by emailing jeffrey.goff@wsscfcu.org or calling (240) 630-3922.

Make a difference with WSSC FCU—your credit union is stronger with you!

How to Protect Your Car: Smart Steps for Peace of Mind

Your car is a valuable asset, and protecting it is essential. Here are a few ways you can safeguard your vehicle:

- **GAP Coverage:** With WSSC FCU's GAP coverage, you'll have peace of mind knowing you're covered if your car is totaled or stolen. Our GAP is just \$500—much more affordable than what you'll find at most dealerships, which can charge between \$900 and \$1,500.
- **Extended Warranties:** Consider purchasing an extended warranty through our website to protect your vehicle beyond the manufacturer's warranty. It's an easy way to avoid unexpected repair costs.

For more information, check out our [auto protection services on our website](#).



Mortgages at WSSC FCU: Your Dream Home Starts Here

Whether you're buying your first home or refinancing your current one, WSSC FCU offers mortgage solutions designed to fit your life. With competitive rates and personalized support, we're here to guide you through the home-buying process.

[Visit us online](#) to learn more and apply today. Our mortgage experts are ready to help you find the perfect loan for your dream home.

Financial Wellness with GreenPath: Your Partner for a Brighter Future

At WSSC FCU, your financial health is our priority. That's why we've partnered with **GreenPath Financial Wellness**, a national nonprofit, to offer free, confidential financial counseling. Whether you're looking to reduce debt, improve your credit, or plan for a major purchase, GreenPath provides expert guidance and personalized plans to help you succeed.

Take control of your finances today by visiting our [GreenPath Financial Wellness](#) page or contacting GreenPath directly for one-on-one support.

[Get Started with GreenPath](#)

Upcoming Closings

Monday, October 14 - **Indigenous Peoples' Day**
Monday, November 11 - **Veterans Day**
Thursday, November 28 - Friday, November 29 - **Thanksgiving**
Wednesday, December 25 - **Christmas Day**



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