

# REFLECTIONS



JULY 2023

## DEALING WITH DEBT? GET FREE HELP TODAY!

At WSSC FCU, we care about your financial well-being. With nearly 80% of Americans facing debt, effective debt management is crucial for reaching your goals. Our partner, GreenPath, offers personalized financial coaching and debt management services to help you pay off debt faster while saving on interest and fees.

Take these 3 simple steps:

- 1. Contact GreenPath:** Free, confidential, and no pressure.
- 2. Talk to a Counselor:** Assess your situation and explore debt management options.
- 3. Establish a Plan:** Work with GreenPath to develop a personalized plan for your financial goals.



Join the many individuals who have successfully paid off millions in debt with GreenPath's assistance. Start your journey to being debt-free today. Call 877-337-3399 or visit [greenpath.com/wellness](https://greenpath.com/wellness).

## WELCOME ST. GABRIEL'S FEDERAL CREDIT UNION MEMBERS!

Welcome to all the members of St. Gabriel's Federal Credit Union (SGFCU) who have recently joined WSSC FCU through our merger. We are thrilled to have you as part of our family and are committed to providing you with exceptional financial services and support.

At WSSC FCU, we prioritize your financial well-being and are dedicated to delivering the same personalized service and community values you have come to expect from SGFCU. Through this merger, we can now offer an expanded range of products, services, and resources to meet your financial needs.

Our team is here to assist you throughout this transition, ensuring a smooth integration for all members. To make the most of your membership, we encourage you to explore our website, sign up for online banking, and download our mobile app for convenient access to your accounts and valuable financial resources.

Thank you for choosing WSSC FCU as your financial partner. We look forward to building a strong relationship with you and working together to create a brighter financial future. If you have any questions or need assistance, please don't hesitate to contact our dedicated member service team.

## SAVE MORE FOR A BRIGHTER FUTURE – BANZAI SPECIALS

Available for members ages 22 and younger.

### 12-MONTH BANZAI ADD-ON CERTIFICATE

# 5.61%

APY\*\*

### BANZAI SAVINGS ACCOUNT

# 3.44%

APY\*

### FREE RELOADABLE & TRAVEL CARDS

Available for  
members ages 13-22\*\*\*



### NEW MEMBERSHIPS OPENED THRU AUGUST\*\*\*

- Open a new membership and get a \$5 match for the opening deposit requirement.
- Open a checking account, start direct deposit, and get a \$25 match!
- All new members will be entered into a drawing to win one of three (3) \$100 gift

# \$100 \$100 \$100

\*Banzai Savings Account is available for members aged 22 and younger. A \$5 opening deposit is required to open a Primary Savings Account to establish membership. During the promotional period (5/10 - 8/31/23), credit union will match the \$5 required opening deposit for youth accounts. Minors under 18 require an adult joint account holder. \*\*Banzai Add-On Certificate - APY = Annual Percentage Yield. Rate subject to change without notice and is accurate as of 6/01/2023. For members aged 22 and younger only. Minimum opening deposit of \$25 is required. Additional deposits can be made in any amount, but cannot exceed the maximum total deposit amount of \$1,000. Limit one per youth account. Early withdrawal may result in a penalty. Additional rates, terms, and conditions may apply. See our Truth in Savings disclosure for more details. \*\*\*New Memberships - Opening a checking account and starting direct deposit will earn a \$25 matching deposit. The matching deposit requires a minimum \$25 in total direct deposited funds within 30 days and will be credited within 60 days of qualification. Accounts opened during the promotion period will be entered into a drawing for three \$100 gift cards to be drawn in September. Chances of winning depend on the number of eligible entries. No purchase is necessary. Membership eligibility is required. WSSC FCU is federally insured by NCUA.\*\*\*\*Free Reloadable Cards & Travel Cards – Purchase fees waived for cards sold between 5/10 - 8/31/23 for members aged 13-22. Members aged 13-15 must jointly purchase a card with an adult, the fee for whom will also be waived. Members aged 16-22 can purchase their own cards without incurring any purchase fees.



# HOME IMPROVEMENT LOANS - SAVE WITH RATES AS LOW AS 6.25% APR\*!

Don't miss out on the opportunity to turn your home improvement dreams into reality! At WSSC FCU, we are here to help you achieve your goals with our Home Improvement Loan. Say goodbye to the hassle of Home Equity loans or liens on your property. Here's why our Home Improvement Loan is the perfect choice for you:

- **Low rates as low as 6.25% APR\*:** Enjoy the benefit of affordable interest rates on your home improvement projects. Save money compared to credit card or personal loan options.
- **Flexible borrowing options:** Borrow up to \$40,000 for a term of up to 10 years. Whether you have simple or complex changes in mind, our Home Improvement Loan can accommodate your needs.
- **No payments for 90 days\*\*:** Take advantage of a payment-free period of 90 days to manage your expenses effectively while making the desired improvements to your home.

Now is the time to create your perfect home! Remodel your basement, design a custom kitchen, or replace drafty windows without worrying about high-interest rates or fees. Don't wait, visit our website to learn more and start the simple application process today!

\*APR = Annual Percentage Rate. Individual rate is based on creditworthiness and other qualifying factors and may differ from the rate quoted above. The credit union reserves the right to discontinue, change and/or update the promotion without notice. All loans subject to approval. \*\*Interest will continue to accrue during the payment deferment period. Applicant will be required to provide a specific purpose with a written estimated cost. Minimum credit score of 660 required. Membership eligibility required. See the Home Improvement Loan page of our website under 'Products & Services' for further details.



## WALLÖ CARD CONTROL APP: MANAGE YOUR WSSC FCU CARDS DURING SUMMER TRAVEL!

Planning your summer travel? Make sure your WSSC FCU credit/debit cards are protected and accessible with the wallö Card Control App. Easily manage travel notifications, turn cards on/off, set alerts, create geographical limits, make credit card payments, and more! Download our app today to take control of your card's security while enjoying your summer adventures. Available on the App Store and Google Play.



## ANNUAL MEETING RECAP & BOARD OF DIRECTORS ANNOUNCEMENT!



Each year, the purpose of WSSC FCU's Annual Meeting is to provide a meaningful recap of the work we are doing, not only for our members but in our communities. Thank you to everyone that attended and congratulations to our newly elected Board members: Carol Mojica, Wesley W. Wright, and Reverend Diane Whitby! If we missed you at this yearly gathering, we encourage you to catch up on the state of your credit union by reading our 2022 Annual Report on our website or scanning the QR code above.



Interested in volunteering for your credit union? Opportunities are available during various times of the year to serve on the Board of Directors and multiple committees. If you or someone you know is interested in learning more about volunteering and the current opportunities available, please contact WSSC FCU CEO, Jeff Goff by emailing [jeffrey.goff@wsscfcu.org](mailto:jeffrey.goff@wsscfcu.org) or calling, (240) 630-3922.



## IMPORTANT ANNOUNCEMENT: TRANSITIONING TO A MONTHLY ENEWSLETTER

Starting in August, we'll be transitioning from our printed paper newsletter to a monthly eNewsletter. Stay informed with timely information and updates delivered straight to your email inbox. Please ensure we have your correct email address on file to receive our future eNewsletters. Stay connected and never miss out on valuable updates.



### By Mail

For Deposits or Payments:

P. O. Box 1187 Laurel, MD 20725-1187

For Credit Card Payments:

P. O. Box 37603 Philadelphia, PA 19101-0603



### Street Address:

14501 Sweitzer Lane Laurel, MD 20707-5902

### Reid Temple Branch

(Currently open Sundays from 9am - 11:30am!)

11400 Glenn Dale Blvd. Glenn Dale, MD 20769

(240) 459-8005



### By Phone

240-459-8005 • 877-977-2328

(301) 206-8999 (ABBY) • (301) 206-8481 (Fax)



### E-mail:

[creditunion@wsscfcu.org](mailto:creditunion@wsscfcu.org)



### Website

[www.wsscfcu.org](http://www.wsscfcu.org)



### Facebook

[www.facebook.com/wsscfcu](https://www.facebook.com/wsscfcu)



### Hours

Please check our website or give us a call to check current operating status and hours.

## UPCOMING HOLIDAY CLOSURES



- Tuesday, July 4th – **Observance of Independence Day**
- Monday, September 4th - **Labor Day**

Remember, our most convenient branch ever is right at your fingertips! Online/-mobile banking allows you to deposit checks, view account balances, transfer funds, pay bills, and more.



APPLY FOR A LOAN Today!

*Lost or Stolen Debit or Credit Card?*  
Don't wait for the credit union to open!

Call 866-541-2937 for debit (NEW number) and 800-449-7728 for credit 24 hours a day, 7 days a week.