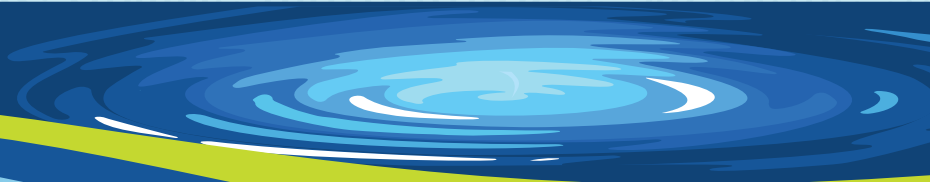


# REFLECTIONS



JULY 2022



## THINKING OF BUYING A CAR?

Start your search right on our website! Find the perfect set of wheels without ever leaving home! Did you know that our online Car Buying Service has an abundance of "Search By" options? Browse vehicles by cargo capacity, body style, make & model, estimated payment, gas mileage and more!



Do all your car buying research in one place!

- Vehicle History Reports
- Auto & Safety Values
- Virtual Test Drive Videos
- Estimated Monthly Payments
- Educational Articles & Tips
- Financial Calculators

Start shopping local new and used vehicles and select your preferred features to begin your vehicle search on our website today at [www.wsscfcu.org](http://www.wsscfcu.org).

## THANK YOU FOR TUNING IN TO OUR 2022 VIRTUAL ANNUAL MEETING!



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: Cecile Gilliam, Mark Brackett and Monica Chestnut! If we missed you at this yearly gathering, we encourage you to catch up on the state of your credit union by reading our 2021 Annual Report online at <https://bit.ly/WSSCFCU-2021AnnualReport> or scanning the QR code.

## VOLUNTEER WITH WSSC FCU!

Did you know that as a member-owned, not-for-profit cooperative, WSSC FCU is run by volunteers? That's right! Our Board of Directors, Supervisory Committee, and Nominating Committee all help to shape the decisions and progress of our organization.

We're more than just banking. We're community builders, friends, and neighbors. We give back to our local community every day, and it all starts with people like you. As a volunteer with WSSC FCU, you can be part of something even bigger than yourself. You'll join a group of over 3,500 members that choose to invest in their communities – all while helping to shape our direction.

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).



do more with a  
**HOME  
IMPROVEMENT  
LOAN**  
RATES AS LOW AS  
**5.25%** APR\*

90 days no payments\*\* and NO lien on your property

Sample monthly payment: \$190.28 for \$10,000\*

\*APR = Annual Percentage Rate. Sample payment quoted based on borrowing \$10,000, for 60 months with a rate of 5.25% APR. 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 deferral 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.



# STREAMLINE YOUR FINANCES WITH A DEBT CONSOLIDATION LOAN

Have a lot of monthly debt payments and wish it weren't so time-consuming to pay your bills? Worried about how rising interest rates will impact your monthly payments? A Debt Consolidation Loan from WSSC FCU is an effective way to streamline your finances! Here's how it works.

If it feels like only a small portion of your loan payment is actually reducing your debt, use our Debt Consolidation Loan to lower the overall interest rate for your debts. A lower interest rate means that more of your monthly payment goes towards reducing your loan's principal balance. This makes it possible to lower your monthly payments or expedite your debt payoff.

For example, assume that you currently have a total credit card balance of \$10,000 with an 18% interest rate. Your credit card company charges a minimum payment of \$400 each month, and it's estimated that it will take you a disheartening **13.4 years** to pay off your balance and you'll pay back more than \$15,800 in the process!

Now, imagine that you use a Debt Consolidation Loan to combine those debts into one easy low payment and lower your interest rate to our lowest 10.00% APR\*. Your personal loan has a term of 5 years. This reduces your monthly payment to \$213.36, and you'll now pay off your debt in 5 years, saving thousands of dollars in interest.

Don't forget to ask us about our new debt protection that provides life, disability and involuntary unemployment coverage on all loans offered by the Credit Union, with the exception of mortgages.

Ready to apply? Apply online today!

\*APR = Annual Percentage Rate. All loans are subject to approval. Your individual rate will vary based on creditworthiness and other qualifying factors. Calculations are for illustrative purposes only. Existing WSSC FCU loans are not eligible for consolidation with this promotion. Membership eligibility is required. Federally insured by NCUA.



### 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 (\*REMINDER - NEW NUMBER)

**240-459-8005 • 877-977-2328**

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



### E-mail:

creditunion@wsscfcu.org



### Website

www.wsscfcu.org



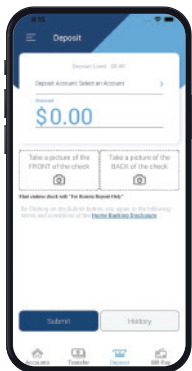
### Facebook

www.facebook.com/wsscfcu



### Hours

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



## BANKING AT YOUR FINGERTIPS

Enjoy the financial freedom that comes with the ability to access your accounts everywhere, at any time using Online and Mobile Banking.

Get account balances, view transaction history, deposit a check, pay bills, view e-statements, transfer funds, and find a surcharge-free ATM near you. It's secure and simple to use. Try it out today and experience what it's like to stay connected even when you're on the go!

If you carry a WSSC FCU credit card, don't forget that you can access all your account information from within Online and Mobile Banking. Keep an eye out for enhancements to this service coming this fall!

## UPCOMING HOLIDAY CLOSINGS

Monday, July 4th – **Independence Day Observance**

Monday, September 5th - **Labor Day**

Remember, our most convenient branch ever is right at your fingertips! Online/Mobile banking allows you to view account balances, transfer funds, pay bills, and more. And with our wallō Card Control app, you can even lock and/or close your debit card in the event it's lost or stolen when our branch is closed. Have Apple Pay? Request a replacement card with our app and push it to Apple Pay for instant use. Don't be stuck without a card. Get our app and Apple Pay today! Simply search for WSSC FCU and wallō in your devices app store to download these apps and get started today!



APPLY FOR  
A LOAN  
*Today!*

## Reminder! NEW NUMBER

Please remember that the credit union's phone number has changed. When contacting us, please use (240) 459-8005 or 877-WSSCFCU (877-977-2328). Thank you!

*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.