

# REFLECTIONS

OCTOBER 2021

## SEEKING *Volunteers!*

We're looking for members who want to put their experience and talents to work for a good cause and YOU may be just the person we need. Opportunities are available during various times of the year to serve on the Board of Directors and multiple other 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.

## CAR SHOPPING MADE *simple*

Buying a car is one of the biggest purchases people make. We now offer our members a hassle-free online car buying service designed to streamline the car buying process and to help our members save time and money. Our website has everything you need to research your next vehicle including new & used vehicle prices, vehicle history reports, virtual test drive videos, and financial calculators.

Plus, when you finance with WSSC FCU, you will gain access to the free myEZ Car Care membership which includes discounts on auto repair, services & maintenance, travel discounts on hotels and resorts, rental car discounts, endless vacation rental options, and much more! It's time to start enjoying your car buying experience! Give it a test drive today by visiting: <https://bit.ly/3EqvebZ>



## START TO *saveup+* TODAY!



Trying to build an emergency savings account? Look no further. WSSC FCU's SaveUp+ Savings Account is funded from round-ups on your debit card transactions and deposits of up to \$10 per pay period so you won't even notice the

funds being set aside. All you need to qualify for the account is to have a WSSC FCU checking account with an active debit card or have a loan with us that you pay through payroll deduction. It's that simple and with savings rates at record lows, it would be hard to find a better deal at our current rate of 2.02% APY\* on the full balance! With no limit to what you can save, and access to your money whenever you need it, it's practically a no-brainer! Contact us to learn more and to SaveUp+ today.

\*APY = Annual Percentage Yield. Rates may change at any time. Restrictions apply. See credit union for details. Membership eligibility required. Credit union and all deposits are insured by NCUA.

## LOAN PAYMENTS *simplified*

We're always looking for ways to simplify your financial life and that includes making loan payments. If you make loan payments with funds from another financial institution, we offer an online payment solution through ProPay. ProPay is a service that allows you to make a one-time payment or schedule recurring payments using ACH or a debit card from any U.S. financial institution. Within the portal, you may cancel pending payments, add or modify your payment method and set up payment reminders. You can access ProPay through our Online Banking, by just clicking on the "Transfer" and then "Pay Loan With External Account" tabs!



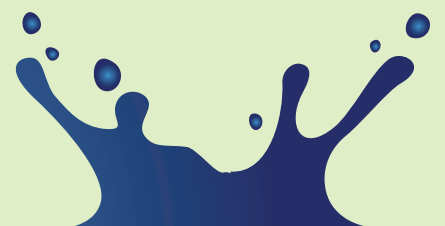
## SENDING AND RECEIVING *money* IS FAST, SAFE AND EASY WITH PAYMÖLI.

Send money to people you know and trust with PayMöli, our Person to Person (P2P) payment app.

We understand, life happens. With PayMöli, life just got easier. Need to pay a friend back for last night's sweet treat? Owe the sitter for date night? Time to pay your roommate for your half of the rent? No worries, Möli them the money! That's right. Send them what you owe through the secure mobile payment app. Download the PayMöli app, send money, friend is paid...voila!

With PayMöli, you can send money directly from your WSSC FCU checking account to your friend's bank account with the touch of a finger. It's simple, secure and fast. The person you want to pay does not need to have the app. You can pay directly to their bank account if you know their info. If you don't know their banking info, they can get the PayMöli App and get money sent directly to their bank account. Payments come directly from your credit union checking account. And, your payments are private, always. Download the app and PayMöli today!

# PayMöli



## Picture This: YOU CAN DEPOSIT CHECKS WITH YOUR PHONE

All it takes is one free app and a couple of quick snaps.

- Deposit checks from anywhere
- Funds available quickly
- Transactions are secure



In most cases, there's no need to stop by the Credit Union to deposit a check. Just download our free mobile banking app, login and select Mobile Deposit. You'll take photos of both sides of your endorsed check, enter the amount, and submit. It's that easy!

Mobile Deposit is just one more way we make life easier. If you haven't already, download the WSSC FCU Mobile Banking app on your Apple or Android devices today!

## SEAMLESS, SECURE PAYMENT WITH *mobile wallet*



Mobile Wallet is a digital payment system in which you connect your WSSC FCU credit or debit card and pay securely using your smartphone. After activation, all you need to do is wave your smartphone at the terminal to pay.

This contactless, convenient payment system is the most secure way to pay at stores, hotels, or even for online purchases. Mobile Wallet encrypts every transaction, so your credit card, debit card, and account information all remain inaccessible to others.

Over 10 million stores in the U.S. offer payment with a Mobile Wallet app, and that number continues to grow.

Why use a mobile wallet?

- Save time when shopping online. Use your mobile wallet to avoid entering your card numbers with each transaction.
- Security. The data stored in your mobile wallet is encrypted. Your actual account numbers are not transmitted when making a payment.
- Less Contact. Use your mobile wallet to pay at thousands of merchants to avoid inserting your chip or touching the checkout device.

Ready to get started?

Activate Apple Pay in your Apple device or download the Google Pay app and follow the easy instructions for setup. If you use our wallō App, you can simply push your card from there to Apple Pay.

## GIFT CARDS – *now available!*

Our travel cards, reloadable cards and gift cards give you flexibility when traveling, gift-giving or just wanting to manage your spending. Enjoy the following benefits:

- Unlimited Access - wherever Visa is accepted worldwide.
- Safe Travels - leave your debit and credit cards at home so your accounts won't be impacted while traveling.
- Budgeting - the perfect budgeting tool for students, or anyone who wants to keep their spending in check.
- Mobile Access - fight fraud and manage your card with our secure card control app that allows you to set alerts, monitor activity, make mobile deposits, and more!
- Gifts - eliminate the hassle of finding the perfect gift! Recipients can easily use the card online and in store.
- Affordable – For just \$2.95 for a gift card, \$4.95 reloadable card, or \$5.95 for a travel card, you'll have peace of mind\*.

Stop by the Credit Union to get yours today!

\*Gift card fees waived for all non-profit organizations. Retirees eligible to receive 2 free gift cards per month upon request.



*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*

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.

## APPLY FOR A LOAN *Today!*



## *upcoming* HOLIDAY CLOSINGS

**Monday, October 11** – Columbus Day

**Thursday, November 11** – Veterans Day

**Thursday, November 25th** – Thanksgiving

**Friday, November 26th** – Day After

Thanksgiving

**Friday, December 24th** - Christmas

**Friday, December 31st** - New Year's

*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.