

# REFLECTIONS

APRIL 2023

## DON'T MISS THE OPPORTUNITY -

### Secure a Home Improvement Loan Now & Save with Rates as Low as 6.25% APR\*!

Have you been dreaming of making improvements to your home? WSSC FCU is here to help you achieve your goals. With our Home Improvement Loan, you can make simple or complex changes to your home without the lengthy process of a Home Equity loan or a lien on your property. Plus, you can borrow up to \$40,000 for a term of up to 10 years with no payments for 90 days.\*\* So, go ahead and create your perfect home. Remodel the basement, design a custom kitchen, or replace those drafty windows. And don't worry about higher interest rates or fees associated with using a credit card or personal loan. Don't wait to take advantage of these low rates. Contact us today to learn more and apply!



\*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 680 required. Membership eligibility required. See the Home Improvement Loan page of our website under 'Products & Services' for further details.

## GET READY FOR LOW RATES WITH WSSC FCU'S VISA® PLATINUM CREDIT CARD!

Are you in the market for a new credit card? Look no further than WSSC Federal Credit Union's Visa® Platinum Credit Card! Our cards, including a secured option, come with limits of \$500 to \$10,000, and the best part is you won't have to worry about any annual fees or penalty interest rates. You'll also get the added security of Visa®'s zero liability for fraudulent charges. Plus, you'll get a great introductory rate of 1.49% APR (Annual Percentage Rate) for purchases and balance transfers for the first twelve (12) billing cycles\*. After that, your rate is determined by your credit score at the time of application. Unlike cards offered by other issuers, our rate will never exceed 18% APR.\*



Ready to get started? Submit your application online today. Don't wait – take advantage of these low rates now!

\*APR = Annual Percentage Rate. Introductory rate is valid for purchases and balance transfers for the first twelve (12) billing cycles and is only available for new cardholders. Following promotional period, rate is determined by primary borrower's credit score at the time of application. Offers of credit subject to approval. Membership eligibility required. Restrictions may apply - see credit union for complete details. Federally insured by NCUA.

## YOU'RE INVITED TO OUR ANNUAL MEETING!

Mark your calendar for Tuesday, April 25th, 2023, at 12:00pm for the credit union's annual meeting! Not only is this a great way to learn about the financial performance of the credit union, it's also a great opportunity to get insight on our current and upcoming projects.

Your presence and input are essential to the success of this event and the credit union as a whole. With your help, we can make sure that everything runs as smoothly as possible and that all members benefit from the outcome. The meeting will take place in Room LK120 of the WSSC RGH Building. You must be registered to attend, so RSVP today by calling or emailing us at [creditunion@wsscfcu.org](mailto:creditunion@wsscfcu.org).



## GET READY TO DRIVE:

### WSSC FCU's Drive4Less Program Offers Lower Monthly Payments & Flexible Options

Are you looking for a great deal on a new vehicle? WSSC FCU's Drive4Less program offers monthly payments up to 40% lower than conventional financing, plus the added assurance of a Guaranteed Future Value (GFV). With a GFV, you have multiple options at the end of your term – so you can decide what works best for you, depending on the actual value of the vehicle. Get ready to drive – with WSSC FCU's Drive4Less program, you can get behind the wheel with peace of mind and a great deal. Contact us to learn more today!



## SECURE YOUR FUTURE:

### Secure Your Future: Learn How a Money Market Account Can Help!

Are you looking for a great way to save and invest your money? If so, WSSC FCU's Money Market account is the perfect solution for you. With competitive dividend rates, a low minimum account opening balance requirement, and access to your money 24/7, our Money Market account is the perfect way to start saving. It gives you the flexibility to withdraw money when you need it, while also earning dividends on your deposits so you can keep your money safe and secure while watching your savings grow. Open an account and start saving today!

## UNLOCK THE POWER OF YOUR CREDIT WITH SAVVYMONEY

savvymoney®

As a member of WSSC FCU, you now have a great new service to help you get the most out of your credit! SavvyMoney provides you with the opportunity to take control of your credit score, credit report, personalized money-saving offers, and financial education tips on how to improve your credit score or maintain an already great score.

Plus, it's so easy to use! You don't need to set up a new login, as it is built right into our online and mobile banking. With SavvyMoney, you can unlock the power of your credit without worrying about it impacting your credit score. Sign up for SavvyMoney today and start taking charge of your financial future!

## EXCLUSIVE DISCOUNTS ON LIFE INSURANCE WITH TRUSTAGE®!



truSTAGE®

TruStage Insurance Agency

WSSC FCU members can get exclusive discounts on TruStage® Life insurance to protect your family and your future. With TruStage®, you can select a policy that fits your budget, and they provide ongoing support and hassle-free coverage. This is a great opportunity to make sure your family's future is secure and protect them from the unexpected. Get the coverage you need today with TruStage® Life insurance and WSSC FCU's exclusive discount.



## LET YOUR VOICE BE HEARD!

Please help us to better serve you by completing our annual Member Satisfaction Survey. Scan the QR Code to the side with your smart phone and let your voice be heard! Participating members will be entered into a gift card drawing. Our survey will close on April 30th.

## ENROLL TODAY: GET CONNECTED TO THE BEST DISCOUNTS

Your work-life balance and general well-being are as important to us as the work you contribute. That's why we're excited to offer you the Working Advantage Discount Program, your one-stop shop for exclusive and convenient savings on the products, services, and experiences you know and love.

It's cost-free and easy to enroll. Just visit [www.workingadvantage.com](http://www.workingadvantage.com) and use the company code WSSCMEMBER to begin receiving discounts on:

- Electronics
- Appliances
- Theme Parks
- Hotels
- Movie Tickets
- Rental Cars
- Gift Cards
- Apparel
- Cars
- Flowers
- Fitness
- Memberships
- Groceries
- Special Events
- And More!



### 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



### 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.

## UPCOMING HOLIDAY CLOSURES



- Monday, May 29 – **Memorial Day**
- Monday, June 19 – **Juneteenth**
- Tuesday, July 4 – **Independence 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.