

REFLECTIONS

Last Call: Board of Directors Volunteers Needed

This is your final chance to make a meaningful impact in your credit union and community!

WSSC Federal Credit Union is seeking passionate, dedicated members to join our Board of Directors. As a volunteer Board Member, you'll play a key role in shaping the credit union's direction, representing your fellow members, and ensuring we continue to serve with integrity and purpose.

If you've ever wanted to give back, strengthen our cooperative, and help guide the future of WSSC FCU, now is the time.

- **Submit your letter of interest by Tuesday, December 9th**
- **Email to: Jeffrey Goff, CEO — jeffrey.goff@wsscfcu.org**

Together, we can continue building a stronger financial future for our members and our community.



Make This Holiday One to Remember—With Joy That Lasts, Not Debt

The holiday season is full of magic, but it can also bring financial stress. At WSSC Federal Credit Union, we believe your celebrations should be filled with joy—not high-interest debt. That's why we created the **Holiday365 Loan**, designed to make your season brighter and more affordable.

With the Holiday365 Loan, you can:

- Borrow up to \$2,000 for gifts, travel, or festive gatherings
- Enjoy a low rate that makes it a smarter choice than high-rate credit cards
- Take advantage of manageable monthly payments that fit your budget
- Pay it off in just 12 months—so you start the next year fresh

Plus, our easy application and fast approval mean you can focus on what really matters: creating special memories with the ones you love.

Make this holiday one to remember—with warmth, laughter, and peace of mind

that lasts all year long.

APPLY TODAY

Installment Payment Options for Your WSSC FCU VISA Credit Card

Manage your finances with flexibility and ease. Our card provides an option, on eligible purchases over \$100, to spread out your payments over 3, 6, 9, 12, or 18 months with attractive interest rates as low as 4.99% APR*.

Why Choose Installment Payments?

- Streamline your budget and spread your expenses across several months to smooth out your financial planning.
- Flex your financial muscle and gain the power to make those bigger purchases more manageable by breaking them down into smaller, scheduled payments.
- Benefit from low interest rates, making it a cost-effective financing option.

Easily explore this new feature and view further details directly through Online or Mobile Banking or our Card Control app, wallō, where you can locate eligible purchases! This seamless integration allows you to manage your finances on-the-go and choose from available installment payment options right at your fingertips.

*Installment Payment options are available only for eligible transactions of \$100 or more. Interest rates vary based on the selected repayment term and eligibility criteria. Promotional APRs start as low as 4.99% and may differ based on creditworthiness. Terms, conditions, and eligibility requirements apply. Please refer to your WSSC FCU Visa Credit Card Agreement or contact the credit union for complete details. Federally insured by NCUA.

Lower Your Rate, Lighten Your Load — 4.49% APR* for 12 Months!

If high-interest credit card balances are weighing you down, WSSC Federal Credit Union can help you save more and pay off debt faster.

For a limited time, all WSSC FCU Visa® Credit Card holders can transfer balances at just **4.49% APR* for 12 months**, with no balance transfer fees.

That's a fraction of the typical 18.00%+ standard rates charged by many other credit cards — giving you the perfect opportunity to cut finance charges and get ahead financially.

That means lower payments, less in finance charges, and more control over your finances — all from the card you already know and trust.

Why transfer your balance?

- Consolidate higher-rate cards into one simple monthly payment
- Enjoy a low, fixed 4.49% APR* for 12 months
- Pay down debt faster and save money

Don't wait — make your move today and start saving with your WSSC FCU Visa Credit Card.

**APR = Annual Percentage Rate. Promotional 4.49% APR applies to balance transfers for the first 12 months; standard rates apply thereafter. Typical credit card rates range between 13.15% and 18.00%. See WSSC FCU for complete terms and conditions. Federally insured by NCUA.*

Stay in the Know with Push Notifications

Be the first to know when important updates happen — right from your phone! By opting in to push notifications through the WSSC FCU Mobile Banking app, you'll receive timely alerts about things like:

- Inclement weather closings or delays
- Important credit union announcements
- Account updates and security alerts

It's the easiest way to stay connected and informed — no need to check emails or visit the website for urgent updates.

How to Opt In:

1. Through your Phone's Settings, go to our Mobile App
2. Turn on/allow Push Notifications

That's it! You'll be all set to receive quick updates — keeping you connected to your credit union anytime, anywhere.

Download or open the app today and make sure push notifications are turned on!

Share the Credit Union Difference — Refer a Family Member Today!

At WSSC Federal Credit Union, you're more than a customer — you're part of a member-owned financial cooperative built on service, trust, and community. Unlike banks, we don't answer to shareholders. We answer to you, our members. That means your goals guide everything we do.



Now's the perfect time to share those benefits with coworkers, fellow church members or family members! When they join and open a qualifying account, you'll both earn \$25 after their first 90 days. You can refer up to 10 people, so spread the word and help your credit union family grow!

Why Choose WSSC FCU?

Members enjoy:

- Access to affordable loans - much lower than banks!
- Great options for saving, plus a checking account that has no minimum balance requirement or monthly service charges.
- Free credit score access through SavvyMoney.
- Customized alerts to stay on top of account activity through Mobile Banking

Alerts & Notifications.

- Access to affordable insurance coverage for every stage of life through TruStage.
- Through GreenPath, you have access to free, confidential financial counseling and education tailored to your needs.

When you refer a friend, you're helping them experience financial care that goes beyond banking — and strengthening the cooperative that supports you both.

**Refer a Friend and Earn \$25
Each**

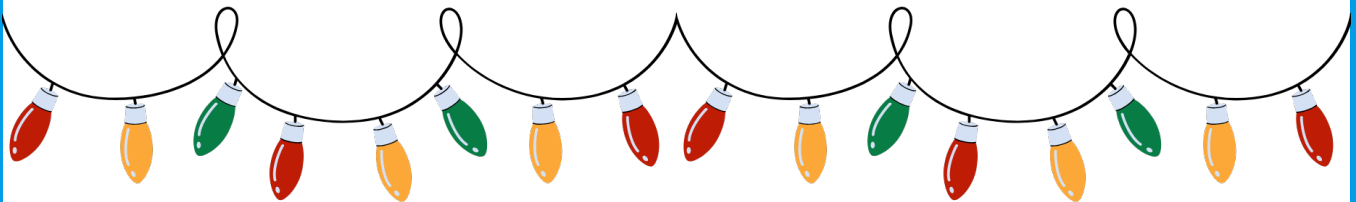
Referral bonus limited to 10 per member. Restrictions apply. See WSSC FCU for full details. Federally insured by NCUA.

Upcoming Holiday Hours

- **Monday, December 16** – Closing early at 12:00 p.m. for our Annual Board & Staff Holiday Luncheon
- **Tuesday, December 24 (Christmas Eve)** – Closing early at 3:30 p.m.
- **Wednesday, December 25 (Christmas Day)** – CLOSED
- **Wednesday, January 1 (New Year's Day)** – CLOSED

Remember, our most convenient branch ever is right at your fingertips!

Online and Mobile Banking let you deposit checks, view account balances, transfer funds, pay bills, and more — anytime, anywhere.



From all of us at WSSC FCU, we wish you a safe, joyful, and prosperous holiday season. Thank you for being part of our credit union family!



**WSSC FEDERAL
CREDIT UNION**



wsscfcu.org



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