

REFLECTIONS

OCTOBER 2022

DO EVERYTHING YOU CAN TO TAKE CARE OF THE ONES YOU LOVE.

Family is so important. And if the unexpected happens, you don't want an emotionally trying situation to be compounded by financial worry.

That's why WSSC FCU offers Debt Protection, which may cancel your loan balance, or payments in case of involuntary unemployment, disability or death. Is your loan covered? If not, no worries. Most loan types are eligible to add coverage to the loan at any time. Take an important step toward financial security. Ask us about debt protection today.



WE UNDERSTAND MISTAKES HAPPEN.

Once in a while there are not enough funds in a checking account to cover all the debits. That's why we offer overdraft protection options to handle these situations and prevent problems which will:

- Protect you from incurring late payment charges
- Shield you from returned item fees
- Help protect your credit score from the negative effects of late payments

You're in control. It's your choice to have transactions denied, or opt-in for overdraft protection or overdraft privilege. You can further avoid overdrafts by:

- Keeping track of your deposits, purchases, and ATM withdrawals
- Balancing your account by reviewing your statement or account transactions online
- Monitoring your account regularly online to review transaction activity and balances
- Setting up customized email and/or text alerts to notify you of specific transactions and low balances in our free Mobile Banking and wallō card control apps.



See our website for more details to safeguard your account.
www.wsscfcu.org/overdraft-privileges

MAXIMIZE YOUR SAVINGS POTENTIAL

New Money Market

A Money Market Account is the ideal place to "park" your funds to safely maximize earnings with flexibility and convenience. Earn higher dividends than with a savings account while keeping your money accessible and with tiered rates, the more your deposit grows, the more you will earn. Start maximizing your savings with our new WSSC FCU Money Market account.

Account features:

- First three (3) withdrawals free, 4-6 at \$5, (none permitted over 6)
- Minimum withdrawal amount of \$200 by check
- Minimum balance requirement of \$1,000 to avoid \$10 monthly fee
- Minimum opening deposit of \$2,500 with a \$2,500 average daily balance requirement to earn dividends
- Tiered Dividends paid monthly
- Promotional 1.51% APY* for average daily balances over \$50,000**

*APY = Annual Percentage Yield. **See the Truth-in-Savings Disclosure on our website for full details and rates applicable to other tiers.



THE PERFECT CARD FOR EVERY NEED!

Travel Cards, Reloadable Cards & Gift Cards
Whether you're traveling, looking for a reloadable card or the perfect gift, we have you covered. Our travel cards, reloadable cards and gift cards give you flexibility and peace of mind 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.

PUT A LITTLE EXTRA "GREEN" *in Your Holidays*

The holidays are right around the corner, and with prices on the rise, saving money is more important than ever to ease seasonal financial stress. We know how much you want to give your loved ones the best holiday possible, so WSSC FCU offers three convenient and affordable options to help get you the extra cash you need to make the season memorable.



Skip-a-Payment

For WSSC FCU members with a vehicle or personal loan, you may be eligible to skip a payment on your loan in the month of your choice for just \$25 per loan. That means more money in your pocket—and less stress on your wallet!

Holiday365 Loan

Alleviate holiday stress and enjoy this time of year with our Holiday365 Loan.* Get the funds you need this season or any other time throughout the year. It comes with manageable repayment terms and a preferred interest rate for payment by payroll deduction. Applying is simple, quick and doesn't require a credit check. Although, you must have been a member for at least six months and be in good standing with an active account to apply.

Low- Rate Credit Card

Although it can be tempting to go for the in-store discount with a major retailer card or one of those offers you receive in the mail, our credit cards come with limits up to \$10,000 and NO annual fee or penalty interest rate. Like other cards however, you have Visa®'s zero liability for fraudulent charges. Plus, with a low introductory rate of 1.49% APR** on both purchases and balance transfers for the first twelve (12) billing cycles, you can shop with confidence.

Visit our website to learn more about the option that's best for you and make your holidays "greener"

Psst - want to start preparing for the holidays in 2023? Open a Holiday Club account today!

*Only one Holiday365 Loan per member. Other conditions may apply. Additional restrictions apply to first-time Holiday365 Loan borrowers. **APY = Annual Percentage Rate

NEW HOURS OF OPERATION



The Credit Union has not been spared the impacts of a tight labor market and is currently working diligently to build a team that will be able to serve the needs of our members at the highest levels. At the same time, we have undertaken several major initiatives that will allow us to significantly improve our level of service over the next year. In assessing our resources, the ways in which we can best serve our members, and the vast array of self-serve options we have made available to our members, effective September 27th, we made changes to our hours of operation.

Whether you are visiting us at the RGH Building or our Lending Center at Laurel Tech Center, calling, or emailing, we are now open from 9:00 am to 2:30 pm Monday - Friday, with the exceptions of Wednesdays and the first business day of each month, when we are open from 9:00 am to 4:00 pm.

We understand that this is a big change for our members, and we appreciate your understanding and patience, as we move through the upcoming operational changes.

LIKE US ON FACEBOOK!

If you're on Facebook account, we'd love if you "liked" our page. Follow us for news, financial tips, and just plain fun. Share our link with your family and friends at facebook.com/wsscfcu



VOLUNTEER WITH WSSC FCU!

As a volunteer with WSSC FCU, you can be part of something even bigger than yourself. 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.



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.



**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-WSSCFU (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.

HOLIDAY CLOSURES

Mon., October 10 – Columbus Day
Fri., November 11 – Veterans Day
Thurs. & Fri., November 24 & 25 – Thanksgiving
Mon., December 26 – Christmas
Mon., January 2 – New Year's