

Mobile Wallet Now Available for Our VISA

Forgot your wallet? No problem if you have a West Financial's VISA.

You can now add your West Financial VISA to your mobile wallet and begin using Apple Pay or Samsung Pay today.



Don't have a West Financial VISA yet? Get one today and start enjoying rates as low as 8.99%_{APR}, no annual fees, low monthly payments and no fees on balance transfers.

Get the West Financial VISA, add it to your Mobile Wallet and leave your purse at home.

Win a \$100 VISA Gift Card

Complete the West Financial Sudoku and drop off at the Credit Union, fax to Sandy at 763-557-0366 or scan and email by 5/15/17 to sjesberger@westfinancialcu.com. All correct entries will be entered in a drawing for a \$100 VISA gift card. Have fun and good luck.

3	5				4		
	6			8			
7					1		
5		9	4			3	2
			8				
					7		6
	8	6		5		2	3
				9			4
			6				

Name: _____

Phone #: _____

Like Us and Win!



West Financial is now on Facebook. To celebrate, we are giving four \$25 VISA gift cards away. All you have to do is Like or Share our Facebook page between now and May 31, 2017 and you will be entered to win one of the VISA cards.

Follow us so you can get all the latest West Financial updates and offers as well as any current news.

Like us on Facebook today and win!

Congratulations to Maura Steblay on being named Favorite Female Financial Advisor by the Women's Press. Maura is a financial planner with Minneapolis Financial Group and continues to be a partner with West Financial providing financial services to our members. Want Maura's help or to congratulate her? Give her a call at 612-492-9353.



Maura J Steblay, West Financial's financial planning partner

New Home? Refinance? Home Equity? We have all the Options Covered.



Are you thinking about buying a home? Refinancing? Maybe you are ready to add on or update your existing home?

Perhaps it is not your home but something else you need to use your home's equity towards.

Stop in and talk to us. We have many options available depending on your needs.

Even if you are with challenged credit we want to help.

Call Amy today at 763-235-6014.



West Financial will be closed,
Memorial Day, Monday, May 29, 2017

Amy Green NMLS 728027
WFCU NMLS 441316



April is Youth Savings Month Encourage youth to give a hoot about saving.

What kind of saver is your child? One who saves happily, or with a scowl? Every saver is unique, but most people who save regularly developed the habit early in life. Learning to delay gratification in order to save for long-term goals is a crucial life skill, and one West Financial is committed to helping our youngest members develop. Here are a few ideas for getting started.

Join. For starters, open a credit union savings account for each child in your family. As soon as your children can write, have them fill out the deposit and withdrawal slips. Guide teenagers through using a debit card and tracking transactions.



Share. Include your children in household money discussions. Show them how you budget income and expenses. As their skills improve, give them challenges such as finding a better cell phone plan, calculating the total monthly cost of owning a car, or sticking to a budget for back-to-school or holiday spending.

Coach. Remind your children to ask for help when they need it. And turn to your credit union when you want help. Our tradition of service and philosophy of self-help make West Financial a natural partner in pursuing financial security. Stop by in April or anytime. Let's help our children give a hoot about saving now, so they can soar when they're older.

For more information, contact us today.

Remote Deposit & Instant Balance

Are you using the Mobile App yet? If not, now is the time. Just go to the App Store and download the Touchbanking App. Use code GoMobile1166 and then use the same username and security code (password) as you do for Online Banking. It's that easy.



Don't miss out on all the features it has to offer including Remote Deposit and Instant Balance. With Remote Deposit anywhere, anytime, you can deposit a check to your account. Plus if you deposit before 2pm you should have access to funds by 4pm.

Instant Balance allows you to check your balance...instantly. Just touch the dollar symbol (\$) up in the right corner and view your balance.

If you need help getting started using any of these services just ask one of our staff.

Getting a Tax Refund?

Here are a few ideas for putting your refund to work for you.



- Pay off credit card debt
- Start or add to your emergency fund
- Boost Retirement Savings
- Fund a tax favored account
- Build your college savings
- Contribute to a Roth IRA
- Save for your vacation
- Invest in your home
- Give to others

Have questions about any of these ideas? Just ask us. We are happy to help.

Our Volunteers

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- Jeannie Gallo, Vice Chair
- Jim Domholt, Secretary
- Neil Christy

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• Maura Steblay

• Dean Wickstrom

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