

Now Offering Skip a Loan Payment Year Round with our New Program Pick-A-Skip



Need extra funds for back to school, holiday shopping or spring break vacation? Now you have those funds available when you take advantage of our new program Pick-A-Skip. Pick-A-Skip gives you the flexibility to skip a loan payment once a year, any time of the year.

Members can elect to skip a payment once a year, for any reason, for a \$50.00 one time processing fee. Skip request must be made 5 business days before payment is due. Please note interest will continue to accrue. Accounts/Loans must be in good standing. Mortgages, home equities, VISA and overdraft loans do not qualify. Let us know when you want to Pick-A-Skip and we will forward you the form.

**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 to sjesberger@westfinancialcu.com by 7/15/17. All correct entries will be entered in a drawing for a \$100 VISA gift card. Have fun and good luck.

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

Name: _____

Phone #: _____

West Financial will be closed,

Independence Day, Tuesday, July 4, 2017
Labor Day, Monday, September 4, 2017



**New Home Mortgage?
Refinance? Home Equity?
Give Amy a Call.**



Amy Green NMLS 728027
WFCU NMLS 441316

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 on. Stop in and talk to Amy. She has many options available depending on your needs. Even if you are with challenged credit she wants to help. Call Amy today at 763-235-6014.

In Your Best Interest

On June 9, the expanded definition of "fiduciary" becomes applicable as defined in the Department of Labor's (DOL) fiduciary rule. This means that all advisors providing advice (including recommendations to purchase and sell products) to retirement investors within qualified plans will become fiduciaries and must comply with the impartial conduct standards.

What is a fiduciary? A fiduciary is one with a legal obligation to act in the best interest of someone else. To comply with the DOL fiduciary rule, advisors must provide impartial advice in their client's best interest and cannot accept any payments creating conflicts of interest unless they qualify for an exemption intended to assure a customer's interests are protected.

Maura Steblay, West Financial's financial planning partner, promises to always act in your best interest when advising you. Have questions or want help with your financial planning? Give Maura a call at 612-492-9353.

All Roads Lead to West Financial and a Lower Payment

Did the Dealer offer sound better than it is?
We can fix it with a West Financial Refinance.

A customized auto loan from West Financial could save you \$100's every month!

We have rates as low as 1.49% APR, quick approval and you get the West Financial personal service that treats you like a member not a number.

Stop in and let us check and see if there is a better option available for you through a refinance today.



New or used auto loan,
West Financial can help!

Have you been waiting to buy a new auto?

Don't wait any longer! Call, click or stop in and get pre-approved so when you find the car or truck that is right for you, there is no waiting to buy it. With the personal service we provide to our members we will find the rate and terms best for you. So stop in and see why All Roads Lead to West Financial and a low monthly payment.

Set aside money each day with Easy Save



Wish there was an easy way to set aside money without having to think about it? Now there is. With West Financial's Easy Save program you can set aside money every time you use your debit card. Easy Save rounds every debit card transaction, adds them together and then one transfer of the rounded amount is made at the end of each day to your West Financial account of choice. You can also open a new account just for collecting the rounded amounts. Here's how it works. If you spend \$3.91, \$0.09 will be transferred to the account. No buttons to push or transfers to make. It's like taking your extra change each day and placing it in a jar. It adds up. Contact us today to get started with Easy Save.

Summer Vacation Etiquette...Who Pays for What?

We've all been there, that awkward moment when the restaurant bill comes and it's not clear who's paying. Should you split it evenly—down to the decimal point? Or will one person magnanimously pick up the whole tab? The scene you want to avoid is having two or more people play tug-of-war with the bill. If you want to take care of the bill, it's easy to arrange in advance for it to be given to you. Or you could just step away from the table and settle up while you're waiting for dessert.

What's tricky with dinner can be even trickier when you're dealing with larger expenses, like a weeklong vacation with family or friends. Here are three simple rules to help you avoid any misunderstanding.



Establish who's paying what up front. If you want all or part of the vacation to be a gift, say what you'd like to pay for, what you won't be paying for and why you're giving the gift. You could cover the cost of renting the beach house, for instance, and your friends could offer to pay for groceries or meals out.

Get creative. If you're covering the big up-front expenses, it's important that you leave the door open for people to help out in non-monetary ways, such as preparing some of the meals or planning excursions. Everyone will feel better knowing they brought something to the table. And don't forget that accumulated travel miles can be a friendly alternative to dollars.

Can you make the trip more affordable for everyone? Focusing on what everyone hopes to get out of the trip can help clarify how money should be spent. Are there expenses that you can compromise on? Don't let money stop you from enjoying one another's company. After all that's the reason you're traveling together in the first place.

Looking for a few extra funds for the trip? Check out our new Pick-A-Skip or Easy Pay program or talk to us about a line of credit.



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- Jeannie Gallo, Vice Chair
- Jim Domholt, Secretary
- Neil Christy
- Luke Riley
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763-235-6000