

# \$SMARTLIVING

## MEMBER CONNECTION NEWSLETTER



**blog** articles  
an *inspiring* read

HOME IMPROVEMENT MADE  
EASY WITH WESTCONSIN

BE NOTIFIED FOR TAX REFUND DEPOSITS

IS IT STILL A GOOD TIME TO BUY OR SELL?

COMMON SENSE FOR COUPLES:  
HOW TO MANAGE MONEY TOGETHER

## HOLIDAY HOURS

Offices and Service Center  
will be **CLOSED** on:

**Memorial Day** | Monday, May 29

## New Baldwin Office Now Open!

We are excited to announce our new [Baldwin office](#) is officially open! The new space located at the corner of Highway 63 and Cedar Street is designed to have the space, equipment, and technology to provide the best in member service. Watch for more details for the grand opening celebration in early May with a ribbon cutting, giveaways, and prize drawings!

## Learning Center

The *WESTconsin* Learning Center has all the tools you need to set yourself up for financial success!

- ✓ [GreenPath Financial Counseling](#) | Free money management services available for *WESTconsin* members
- ✓ [Financial Calculators](#) | Personal finance calculators including checkbook balancer, debt consolidation, and several types of loans
- ✓ [Banzai!](#) | Online financial literacy for students and adults of all ages

And so much more! View all the latest tools and resources under the *Learning Center* tab at [westconsincu.org](http://westconsincu.org).

## Follow Us Online

For the latest *WESTconsin* news and financial tips, read our [blog](#) on our website and follow us on [social media](#).



## Spring Shred Events

Shred your sensitive documents with **ShredAway** on Thursday, April 20.

**River Falls**  
9–10 a.m.

**New Richmond**  
11 a.m.–12 p.m.

**Menomonie–North**  
1–2 p.m.

**Eau Claire**  
3–4 p.m.

Limit two cubic foot sized boxes/bags. See more details at [westconsincu.org](http://westconsincu.org).



## Unleash the Power of Youth Savings at WESTconsin

This April, we are celebrating National Credit Union Youth Month to help unleash the power of youth savings! At WESTconsin Credit Union, we have the [tools](#) to empower your kids to save for their future.

- ✓ Give kids under 18 a \$SMART Start—Earn **2.27% APY\*** on balances up to \$2,500 by opening a high yield [Youth Savings Account](#)
- ✓ Kids need a \$SMART Future—Speak to a [WESTconsin Investment Advisor](#) about a 529 College Savings Plan
- ✓ Visit any of our offices to enter in a prize drawing giveaway and take home fun coloring sheets and activity books

To celebrate and help youth in our communities unleash the power of savings, we are accepting new and gently used children's books. Donate at any of our local offices throughout the month of April. All books will be donated to a variety of local community partners.

\*APY=Annual Percentage Yield. APY accurate as of 2/1/2023 and subject to change at any time. Balances above \$2,500 are paid the Membership Savings rate.

## WESTconsin Now Offering Online Principal-Only Mortgage Payments

**Yes**, we really do read every survey, and offering principal-only mortgage payments online was a popular suggestion. Now available, you can pay more toward your home loan principal online to help cut down the amount of interest accrued overtime.

You can make a principal-only payment (also known as a principal reduction payment) at any time, provided that:

- ✓ Your mortgage loan is current
- ✓ You have no outstanding late charges or other charges

Principal-only payments may be made on a non-recurring basis by visiting your local office, calling the Service Center at **(800) 924-0022**, or via internal transfer in WESTconsin Online and the Mobile App.

## Secure Your Future with WESTconsin

**Did you know WESTconsin offers investment services?**

Planning and saving for your future requires patience and attention. That's why working with a financial professional makes sense. Your unique needs are always put first by someone dedicated to making your financial planning and savings experience both rewarding and satisfying.

Learn more at [westconsininvestments.com](http://westconsininvestments.com)



## Business Members

### Your service is specialized. Shouldn't your payment solutions be too?

WESTconsin Credit Union has partnered with Elavon, a leading global payments provider, to offer you payment processing solutions. Elavon offers the latest in payment technology, so you can give your customers the choice to pay however they want. Whether you accept payments online, in person, in-app or over the phone, Elavon and WESTconsin have you covered.



## Kindness Counts at WESTconsin

This spirit and the philosophy of people helping people guides our leaders and encourages our employees and members to get involved in charitable activities and worthwhile causes.

- ✓ The February Chain of Hearts fundraiser supporting Children's Miracle Network Hospitals raised a total of \$2,932.21. All proceeds benefit Gillette Children's Specialty Healthcare in St. Paul, MN and Gundersen Health System, in La Crosse, WI.
- ✓ In March, our Spring Food Drive collected non-perishable food items and monetary donations to be given to 14 community partners across western Wisconsin. Last year, we raised \$1,612.08 and collected 855 non-perishable food items.

