



# **Quarterly News**

20232-NEWS-0122 | Jan 01, 2022



# **Locations**

2830 Ohio – P.O. Box 86 Augusta, KS 67010 (316) 775-7591

2218 Legion Dr – P.O. Box 817 El Dorado, KS 67042 (316) 320-7649

300 W. Broadway Newton, KS 67114 (316) 283-8517

24-Hour Teller # 1 (800) 564-2520

### **Upcoming Closings**

Sat. Jan 01 New Year's Day Mon. Jan 17 MLK Jr Day Mon. Feb 21 Presidents' Day



### White Eagle CU HERE FOR YOU!

It's a new year full of possibilities. Let WECU help give wings to your dreams and let them come true in 2022.

Are you looking for your dream home, a new car or maybe it's time for some home improvements? White Eagle is here and ready to help you with all your loan needs.

White Eagle Credit Union offers several loan options with low rates and flexible terms. Give us a call today to schedule an appointment or download an application online.

### We want to send a special Thank You to our WECU Vounteer Board of Directors and Volunteers. We appreciate you and all you do!

If you would like to learn more about getting involved with WECU. WE are currently looking for dedicated Volunteers from within our membership to help serve in a variety of volunteer capacities.



Volunteers - the heart of White Eagle - are members like you who donate their time and expertise governing our financial cooperative. Volunteers help provide leadership while gaining opportunities for personal satisfaction, growth, education and experience.

If you have an interest, please notify one of our volunteers or a credit union employee.



# **AUTO LOANS**

When adventure calls be ready to answer in a new vehicle with an Auto Loan from White Eagle CU.

# **GAP Plus Insurance**

#### Is like an airbag for your vehicle loan

Guaranteed Asset Protection\* (GAP Plus) gives you low-cost protection for high-cost losses for only \$525.00. It will pay the difference between what your insurance will pay and what you owe on your loan if your vehicle is stolen or declared a total loss.

Speak to a loan officer today.

### Savings Rates Effective Jan 01, 2022

Type of Account	Rate	APY	
Regular Share	0.10%	0.10%	
IRAs	0.40%	0.40%	
Compounded daily, paid quarterly			
Dividend Checking	0.05%	0.05%	
Silver Eagle Checking	0.05%	0.05%	
Golden Eagle – Money Market Checking			
\$2,500 – \$9,999	0.15%	0.15%	
\$10,000 – \$24,999	0.20%	0.20%	
\$25,000 plus	0.30%	0.30%	
Compounded daily; Paid monthly			
Christmas Club	1.49%	1.50%	
Compounded daily, paid annually			

Compounded daily, paid annually

### **Term Share Certificates**

Term	Rate	APY
6 Month	.35%	.35%
1 Year	.45%	.45%
2 Year	.55%	.55%
3 Year	.60%	.60%
4 Year	.65%	.65%
5 Year	.80%	.80%

Last quarter, we paid 0.10% on regular shares and 0.40% on IRAs. Dividends are paid on share account balances of \$100 or more. Dividends are paid based on earnings and are subject to Board approval. APY = Annual Percentage Yield \*\*Rates above are at time of printing. Rates are subject to change.



# LEASE STOP!

Please **NEVER, EVER** give out your personal information and/or financial information to someone you don't know.

If you are ever in doubt... **STOP** and give us a call. We are here to help.

### **Important Tax Reminder**

Watch for your 2021 tax reporting information, which will be mailed separately per account. *This will not be included in your statement.* 

# Wishing you a Happy New Year! May it be filled with new adventures and good fortunes!

### MAKING YOUR MONEY WORK FOR You in 2022

Money is a tool that can help you achieve your goals. Knowing how to make your money work for you is important. We have the tools to help.

# LEARN TO BUDGETPayBUDGETING IS THE<br/>PROCESS OF CREATING<br/>A PLAN TO SPENDON TI<br/>WITH

YOUR MONEY

With the WEOnline tool -

WEBudget you will gain

greater insight into your day-to-day expenses as

well as manage your

savings and investments.

WEBUDGET



Permanently cross bills off your to-do list with Online Bill Pay. Set up recurring bill payments from your online banking account or mobile banking app and avoid paying late fees.

It's as simple as logging into **WEOnline Services** and entering your bills and scheduling them.

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Creating an emergency fund is another way to make your money work for you because it means you have planned for surprises.

• Put away money each pay period into a designated savings account.

• Goal is to have 3 to 6 months worth of income set aside.

At WECU we offer several savings options From Savings to IRAs and Term Shared Accounts. Let us help you find the perfect savings option for you.



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#### HOME EQUITY LOAN AND HOME EQUITY LINE OF CREDIT

A home equity loan or line of credit from White Eagle lets you harness the power of your most valuable asset — your home — to provide the money you need for home improvements, a new car, college tuition — virtually anything! With great rates and, in many cases, tax-deductible interest\*, a home equity loan or line of credit is an option worth considering

# CLUB

If you find yourself playing catch up

or a bit stressed during the holidays,

You can set up automatic deposits

from your checking account into your Christmas Club Account and begin

saving today. With a minimum of \$5

to open and dividends at 1.49% you

will be saving and earning in no time.

(Maximum deposit of \$3000

annually).

make a plan now by opening a Christmas Club Account.

### **CARDVALET**®

Overspending is easy. Now, sticking to your budget can be to with **CardValet**®,

Take control of your finances by setting spending limits for general use or specify merchant types, such as gas, groceries or retail stores.

To start using **CardValet**®, simply download the app, or ask a member representative to help you.



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WhiteEagleCU.com

