



2021 | Quarter 3

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Download our Mobile Banking App!



# A MESSAGE FROM YOUR CREDIT UNION

Thank you for your membership at Wichita Falls FCU. Together we have celebrated life-changing achievements, tackled insurmountable hurdles, and are diving stronger than ever into the season ahead.

We know that you have a choice when it comes to your financial institution, and we are honored to have you as part of the Wichita Falls FCU family. We are committed to working each day to positively impact and enrich the lives of our members.

Whether you're headed back to school, ready for a vacation, or a new car, we are here to support you. By providing superior financial services, whatever you're dreaming, we are too. Please don't hesitate to contact us today to let us know how we can help you this summer.

## DID YOU KNOW?

**YOU** can help prevent fraud on your debit or ATM card! Simply "disable" your card any time you are not using it. When ready to use again, turn it back on.



### How to Disable and Enable your card:

Log into your account.

Go to the menu and choose Remote Control Cards.

Disable (turn off) or Enable (turn on) your card. Quick and Convenient!



## INTRODUCING WIN-DAY!



Every Wednesday, we will have a contest on our social media where you can win some amazing prizes!

## FOLLOW US ON SOCIAL MEDIA!



### GET OUT OF THE HEAT THIS SUMMER WITH A HOME EQUITY LOAN!



A Home Equity Loan enables you to borrow money in a lump sum against the equity (80% of the value of your home minus what you owe) you have built up in your home. Home Equity Loans are often used to pay off credit card debt, buy a car or to make major renovations to a home.

Loan payments may be made through payroll deduction and direct deposit for a lower interest rate.

## EVALUATING YOUR FINANCES

It's a good idea to evaluate your finances periodically, especially if you're planning a major purchase like a new car or home or if there are any significant changes in your income or expenses. Fortunately, most of the information you need is at your fingertips. When you assess your finances, follow these steps to ensure you're making smart decisions that prepare you for the future.

### Create a Monthly Budget

1. Add up your income to determine your total earnings. This will help you keep track of how much you can spend.
2. Estimate your expenses and determine what fixed costs you have that don't change from month to month.
3. Figure out the difference and determine what expenses can be trimmed and cut to live within your means.
4. Keep track of your monthly income and expenses to make sure you're sticking to your budget.

### Build an Emergency Fund

After you create your budget, it's important to protect the money you're saving for the future by creating an emergency fund to take care of unexpected costs.

### Manage Debt Load

Take time to evaluate how to most effectively pay down your loans. Managing your debt load — the sum total of all of your loans — will help you get a better handle on your financial health.

#### CU Staff:

Stacy Rogers	CEO / President
Rylan Johnson	Operations Manager
Christina Lopez-Orduno	Loan Clerk
Jayne Brown	Loan Officer
Ashley Fanning	Member Services
Sadie Yetter	Lending
Gracie Linton	Teller
John Lovett	Teller
Lillian Rodriguez	Teller

#### Board of Directors:

Patrick Halverson	Chairman
Monica Weddle	Vice - Chair
Larry Krugle	Secretary
Rita Miller	Member
Donna Piper	Member
Tony Smith	Member
Leland Wright	Member

### HOLIDAY CLOSURES

**Independence Day**  
Monday, July 5

**Labor Day**  
Monday, September 6