

MAPLETON PUBLIC SCHOOLS FEDERAL CREDIT UNION MEMBERS OVERWHELMINGLY APPROVE MERGER WITH WESTERRA CREDIT UNION

The membership of Mapleton Public Schools Federal Credit Union voted by an overwhelming margin of 80% on October 7 to merge with Westerra Credit Union. We are very excited about the additional branches, expanded services, and continued focus on financial education this merger will bring the membership of Mapleton Public Schools Federal Credit Union! Members will be kept informed of the merger transitional plans, and when Westerra branches and services will be available to all members, as more information becomes available. Full integration of Mapleton Public Schools Federal Credit Union operations will take place throughout the next few months.

IT'S STILL BUSINESS-AS-USUAL


Your Mapleton Public Schools Federal Credit Union account is still an active account.

- Please continue to access your account at our same office at 591 East 80th Avenue.
- Office hours continue to be: Monday Noon–4 pm, Tuesday 10 am–2 pm, and Wednesday 9 am–1 pm.
- Continue to conduct transactions as you typically do—electronically, by mail or in the credit union office.

We will let you know well in advance of any changes. Watch your mail for more information.

MORE TECHNOLOGY AND ADDED CONVENIENCE

Watch your mail for details on the merger transitional plans and when Westerra branches and services will be available to all members. As we align the two credit unions into one dynamic organization, here are some of the enhancements you will see:

- **New Products and Services** — A broad range of products and services will soon be available to you – all at competitive rates and low fees, delivered with solid expertise and top-notch service. Watch for more details coming soon.
- **New Credit Union Name** — While the name will change to Westerra Credit Union, for the next few months you will still find Betty and Jan at the credit union office, along with another Westerra representative. They can answer any questions you may have and share with you some of the exciting changes.
- **Enhanced Technology—including Online Banking and Bill Pay** — Westerra is dedicated to making your banking quick, easy, and hassle-free. Our Online Banking and Bill Pay systems will become available to all Mapleton members in the coming months.
- **200 Shared Branches Across Colorado** — Many credit unions throughout Colorado, and across the US, make their branches available to members of other credit unions. When the merger is complete, you can access your account at more than 200 shared locations in Colorado and 5000 nationwide through the CO-OP Shared Branch network. 
- **1000 Free ATMs in Colorado** — Westerra provides surcharge-free ATM access through the CO-OP Network with 1000 free ATMs in Colorado, and 30,000 nationwide, including 5,500 at

7-Eleven locations throughout the US and Canada. You'll also find CO-OP Network ATMs at Denver International Airport.

- **More Branches to Serve You** — When the merger is complete, you will have access to ten Westerra branches – Arvada, Aurora, Belmar, Castle Rock, Centennial, Cherry Creek, Green Mountain, Littleton, Parker and Stapleton. While the current credit union office at 591 East 80th Avenue will close after the transition, you will have access to your accounts at 10 Westerra branches, plus 200 CO-OP Shared Branches in Colorado, including five shared branches in Westminster, Thornton and Northglenn.
- **Commitment to Financial Education** — Members are invited to attend free financial seminars, use our online financial literacy tools, and have conversations with credit union staff to find answers to their questions. Westerra also provides grants to schools and makes presentations in classrooms to help our educational community with their important mission.

Our management and staff are working hard to prepare for this transition to make it as seamless as possible for you. We will—as always—keep you up-to-date via mailings and our website to help you become familiar with these changes.

GREAT NEWS! You can look forward to:

- 200 shared Colorado credit union branches
- 1000 free ATMs throughout Colorado
- More products, services and technology
- Expanded service hours
- Greater financial strength
- The same member-owned not-for-profit financial cooperative



Watch your mail for details on the merger transitional plan and when services will be available to all members.

**PLEASE LET US KNOW HOW
WE CAN HELP YOU**

Call 303-288-2066. For helpful information,
visit westerracu.com

**MAPLETON PUBLIC
SCHOOLS FEDERAL
CREDIT UNION**

westerra
CREDIT UNION

NEW PRODUCTS AND SERVICES COMING SOON

Watch your mail for details about new account options coming in a few months:

- **Unlimited Surcharge-Free CO-OP Network ATM Transactions** – Available to you with all Westerra checking accounts.
- **Four Free Transactions Monthly at Out-of-Network ATMs** – When you use an ATM outside the CO-OP Network, your first four withdrawals or inquiries are free each month. After that, a \$2 fee applies. The ATM owner may also charge a fee.
- **Choose Your Debit Card Design** – Choose from our gallery of free debit card designs with your checking account.



- **Two Checking Account Options – With Cash-Back Rewards** –
 - » **Free Checking** – No minimum balance requirements or fees. Free Westerra Visa® debit card with rewards, unlimited free CO-OP Network ATM transactions.
 - » **Interest Checking** – \$2,500 minimum balance earns tiered dividends. Free Westerra Visa® debit card with rewards, unlimited free CO-OP ATM transactions.
- **No Debit Card Overdraft Fees** – If there are not funds in your checking account (or line of credit) to cover a debit card or ATM transaction, the transaction will simply be denied. You will not have to worry about paying fees. Or you can choose Courtesy Pay.
- **Rewards on Debit Cards and Credit Cards** – Every time you make a purchase with your Westerra Visa® debit or Signature credit card, you'll gain reward points that you can redeem for cash, merchandise, experiences and travel.
- **Tiered Money Market Accounts** – Higher deposits are rewarded with seven tiers enabling you to earn more with balances over \$1,000, \$10,000, \$25,000, \$50,000, \$100,000 and \$250,000.
- **More Terms for Certificates of Deposit (CDs)** – Choose from seven different CD terms ranging from 30 days to 60 months to help you earn more for your money—special rates for Jumbo CDs are available, too.
- **Mortgages** – Refinance your mortgage or purchase a new home through your credit union—home equity lines of credit are available, too.
- **IRAs and Coverdell Education Savings Accounts** – Grow your money tax-deferred as you save for retirement or a child's education with a Traditional or Roth Individual Retirement Account (IRA) or an Education Savings Account (ESA). Consult your tax advisor regarding your specific situation.

GET A FREE PARKS PASS WITH A FREE FINANCIAL CHECKUP

To help you learn about the many products and services that will be available to you through Westerra, we invite you to schedule a free Financial Checkup. A professional and friendly Westerra team member will help you discover how to:

- Save money with Westerra checking and savings programs.
- Lower your payments when you refinance credit cards, loans and mortgages from other financial institutions.
- Save time with Westerra's enhanced technology.
- Understand your financial picture by reviewing your credit report.

As an exclusive offer for members of Mapleton Public Schools Federal Credit Union—and employees of the school district and their families—you will receive a free annual State or National Parks Pass on the spot with your Financial Checkup. **The requirement to open an account to receive the pass is waived through June 30, 2020. Schedule your Financial Checkup by calling 303-321-4209 or visiting westerracu.com.**

MARK YOUR CALENDAR FOR THE ANNUAL MEETING



Since 1934 Westerra Credit Union has been a trusted local resource for members' financial needs. Please join us to learn the highlights of 2019.

Tuesday, March 17, 2020
2:00 – 3:00 p.m.
3700 East Alameda, Denver, CO 80209

Merger Transition Plan

It's business-as-usual at the credit union until the merger transition. Continue to make your payments as you typically do—electronically, by mail or in the credit union office. Watch your mail for specific information regarding changes in the next few months.



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