



New Digital Banking platform now active

All Westerra *Personal* Online Banking users have been invited, by email, to enroll in our new Digital Banking platform. Thank you for completing your enrollment and downloading the new mobile app. Please remember to delete the old app with the black background! This best-in-class platform will create the digital experience you expect and, as future releases are made, will revolutionize the way you interact with your banking, giving you the freedom to control your money your way. This is just the beginning! Watch for more exciting tools and enhancements in future releases. If you have yet to enroll, visit WesterraCU.com, click *Login*, then *Personal*, then *Enroll*. If you need assistance, we are here to help. Please call us at 303-321-4209.

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Our HELOCs empower you to dream bigger

A home equity loan isn't just a way to tap into your home's value; it can be a catalyst to your dreams and financial prosperity whether that means building your dream gourmet kitchen, helping your kids attend the college they've had their eyes on, or finally checking the trip of a lifetime off your list.

Think Home Equity Select Line of Credit*

Westerra's Home Equity Select empowers you even more with flexible terms and interest-only payment options! Lock in up to three fixed-rate segments, each with its own rate and term, providing peace of mind in a rising rate environment. In addition, you can keep a portion in a revolving line of credit that you can draw on for up to 10 years. Having both fixed-rate segments and a revolving line of credit under one loan gives you the flexibility you need. Additional features are:

- Access any/all of your funds whenever you want for the first 10 years
- Borrow with interest-only payments or lock in a fixed rate for a term of up to 20 years

Put the money you've already invested to work with a Westerra Home Equity Select. Apply online at WesterraCU.com/Borrowing/Homes/HELOC

*APR = Annual Percentage Rate. The variable rate will adjust on the first day of the month following a rate change and shall be the Prime Rate as published in the "Money Rates" section of The Wall Street Journal plus a margin based on your creditworthiness and combined loan to value at the time of application. Variable rate may change after account opening. The rate will not exceed 18% APR. The floor rate is 3.50% APR. APR for fixed-rate advances of \$5,000 or more will be set at the time you agree to a fixed-rate advance and is based on the term and the original application. This fixed rate will be in effect for the whole term of the applicable fixed-rate subaccount, which cannot exceed the term of the loan. Minimum monthly payment is \$50. As of August 1, 2022, APR as low as 5.99% based on creditworthiness. Property insurance and security interest in property required. No closing costs on owner-occupied properties for loan amounts of \$150,000 or less. If an appraisal is needed, a fee will be assessed. Other loan closing costs may range from \$175 to \$275. Federally insured by the National Credit Union Administration. Equal Housing Opportunity.



Branch Update

New Aurora branch to open in early 2023

We are continuing to work toward the opening of our new Aurora branch located at 4231 South Buckley Road in the Aurora Quincy Place Shopping Center. This new location will better position us to serve more members in Aurora. While we transition to our new, modern branch, please visit other nearby locations, or use our new Digital Banking and other convenient service options.

We are still close by...

- **Central Park** – 7305 E. 35th Avenue, Suite 170, Denver, CO 80238
- **Cherry Creek** – 3700 E. Alameda Avenue, Denver, CO 80209
- **Centennial** – 20991 E. Smoky Hill Road, Centennial, CO 80015
- **CO-OP Shared Branch** – for locations, visit WesterraCU.com/locations
- **Other Westerra locations** – visit WesterraCU.com for all branch locations

And at your fingertips!

- **Use our Digital Banking** – Through Digital Banking, you can make deposits, transfer money, check balances, pay people, view statements, get spending insights, or send us secure messages with attachments.
- **Use our mobile banking app** – Once you are enrolled in Digital Banking, download our new app through your app store.

Look for the app with the white icon. Do your banking on the go, whenever and wherever you want.

- **Send us a secure message** – Send us a message through Digital Banking and our Mobile app – you can even send an attachment. Simply click the more button or ellipses (...) button and then on messages.
- **Call us** – Representatives are available Monday – Friday, 8 am – 6 pm and Saturdays 9 am – 1 pm to assist you with payments, transfers, account inquiries, troubleshooting, and more.
- **Email us** – Send an email to email@westerracu.com for all your account service and support questions.
- **Apply online** – Visit WesterraCU.com to apply for a home, auto, or personal loan at your convenience.
- **Use our online forms** – Visit the Resource page at WesterraCU.com, and click on the Forms tile to complete an online form for many common actions, such as setting up Direct Deposit, disputing a credit card transaction, requesting a wire transfer, and more.

Creating a modern financial community where you choose the way you want to bank!

We are thoughtfully creating a space that will transform Westerra into a modern financial community – where you receive a five-star experience at every touch point. We are eager to welcome you and your family to our new, modern branch in 2023!

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 2022.



Tuesday, April 25, 2023

Watch for details on the time and location.



Seeking Candidates for the Board of Directors

One of the unique aspects of credit unions is our cooperative structure. Everyone who has an account at the credit union is a member and an owner. There are no stockholders. Profits are returned to members through lower fees, better rates, and enhanced services. The Board of Directors is made up of individuals who are members of the credit union. They serve in their role on behalf of all members.

The Nominating Committee is accepting applications for three openings on the Board of Directors. Members elect the Board of Directors to guide the organization to fulfill its purpose by setting the plans and policies that direct the affairs of the credit union. Typically, the Board of Directors meets monthly to review the direction of the credit union and to ensure plans and policies are properly implemented. Since the pandemic began, the Board has been meeting virtually, approximately three times per month. With the increasing complexity of Director obligations, **the Nominating Committee is seeking candidates who have expertise in one or more of the following areas:** law, marketing, accounting, education, nonprofit board experience, collegiality, community/civic engagement, finance, management, leadership, lobbying (registered), computer science, security, human resource services, lending, investing, and other related areas.

Qualification Criteria: Candidates must be a member of Westerra Credit Union in good standing and be at least 21 years of age. The Nominating Committee will use the following criteria in reviewing and evaluating candidates:

- Knowledge of and commitment to the history and culture of Westerra Credit Union
- Member with an active account at Westerra Credit Union for not less than three years
- Ability to meet time and participation commitments as a board member
- Any actual or potential conflicts of interest
- Skills, background, and expertise that the board needs

How to Apply: If you would like to contribute your skills and time to the credit union on the Board of Directors, please contact Steve Schmidle, Chief Financial Officer, at candidate@westerracu.com or call 303-329-4509 for an application. Applications must be submitted by Monday, October 17, 2022, and will be reviewed by members of the Nominating Committee. The Nominating Committee is comprised of JT Gaietto, Barry Beal, Jim Kullhem, and Ron Walker. Successful candidates will be officially announced at the Westerra Credit Union Annual Meeting on Tuesday, April 25, 2023, and will begin their three-year term at that time.

IT'S ALL ABOUT OUR MEMBERS

Forbes names Westerra best-in-state credit union for third year in a row

Westerra Credit Union has been named one of the “Best-In-State” credit unions in the U.S. and among the top 5 credit unions in Colorado by Forbes magazine for the third year in a row. Only 3.4% of credit unions across the country made the cut for these best-in-state rankings.

“It is an honor to be named one of the top five credit unions in Colorado by Forbes,” said Jay Champion, President and CEO of Westerra Credit Union. “This acknowledgment underscores our mission — to positively impact lives through personal attention and financial education. We appreciate this recognition and will continue to enhance our products and services to support members in all aspects of their financial lives.”

Rankings are based on in-depth interviews of more than 26,000 U.S. credit union members from all 50 states. Members provided an overall satisfaction score and answered questions focused in six separate facets:

- Trust, terms and conditions (including reasonable and transparent fees)
- Branch service
- Digital services
- Customer service
- Financial advice

Thank you, Westerra members! Our mission continues to be: **We exist to teach one another to prosper.** To find out more about this recognition and to see which other financial institutions made the list, please visit www.forbes.com/best-in-state-credit-unions.



Love the new [Digital Banking] layout

“When I upgraded my account to the new system, it took away my paper statements and I couldn’t figure out how to get them back. But your employee helped me and everything is great now! Love the new layout.”

~ Mark B.



Rates were the best

“I purchased a new vehicle. Your rates were the best out of the four banks my wife and I compared.”

~ Thomas R.



Free Pay People feature is awesome

“I recently received my email to enroll in the new Digital Banking platform at Westerra. I had some initial issues getting all set up, but now that I am in, I love it! It feels very intuitive, and the free Pay People feature is awesome! Can’t wait to see future enhancements!”

~ Emily B.



I refer everyone to Westerra

“Everyone is very helpful and friendly. My accounts are always accurate. I have my home loan there, and they showed me how to put more money toward the principal to pay off my loan, hopefully, sooner. I just have always liked Westerra. I refer everyone to Westerra!”

~ Susan R.



CONVENIENT WESTERRA LOCATIONS

Arvada 7270 West 88th Avenue • **Aurora** 4231 South Buckley Road (Coming in early 2023) • **Castle Rock** 4625 Trail Boss Drive
Centennial 20991 East Smoky Hill Road • **Denver** Cherry Creek – 3700 East Alameda Avenue **Central Park** – 7305 East 35th Avenue
Lakewood **Belmar** – 7740 West Alameda Avenue **Green Mountain** – 375 Union Boulevard
Littleton 8906 West Bowles Avenue • **Parker** 10169 South Parker Road

Over 1,000 free ATMs in Colorado; 200 convenient CO-OP Shared Branches. 303-321-4209 • 1-800-858-7212 email@westerracu.com



Federally Insured by NCUA to at least \$250,000 and backed by the full faith and credit of the United States Government.
NMLS: 421606