



Westerra employees donated 22 hours and sorted 2,805 pounds of donations, which served 225 children and families displaced by the Marshall Fires during a volunteer event at “A Precious Child” on Feb. 10, 2022.

Westerra Credit Union Gives to Colorado Communities All Year Long

Contributions include staff volunteer time, grants, charitable donations and corporate giving

Giving back to the community has been and will always be a core value for Westerra Credit Union. Throughout the year, Westerra prioritizes giving time and monetary contributions to meet various community needs. “We are constantly reassessing the changing needs of our community and schools, and adjust our giving opportunities accordingly,” said Andrea McDermott, Community Relations Manager at Westerra Credit Union.

Highlights from Westerra’s 2022 charitable contributions include:

Financial Literacy: Contributed \$39,629 to enhance financial literacy in schools and communities.

Basic Needs: Donated \$72,914 to local charities.

Community Response: When tragedy hits our local communities, Westerra is there to provide support. This year, this included a corporate donation to the Community Foundation Boulder County - as well as funds raised by Westerra’s employees and members - to benefit the Wildfire Relief Fund; and a corporate donation to Colorado Healing Fund to support victims of the Club Q attack in Colorado Springs.

Education: The launch of Westerra’s scholarship program awarded \$52,500 to high school seniors seeking higher education, as well as over \$245,000 in school sponsorships.

Westerra’s School Grant Program, which was launched in 2010, has become a cherished tradition. Over the years, the program has contributed over \$500,000 to more than 1,000 Denver metro area schools. These monetary awards enable teachers and school staff to purchase items including art supplies, sports fees and equipment, after-school programs, and classroom materials, which bolster academic success and personal growth. This year Westerra was pleased to award 71 grants to local schools. A full list of the 2022 School Grant Program Recipients is available at: www.westerracu.com/about/community/schools/grants/past-recipients.

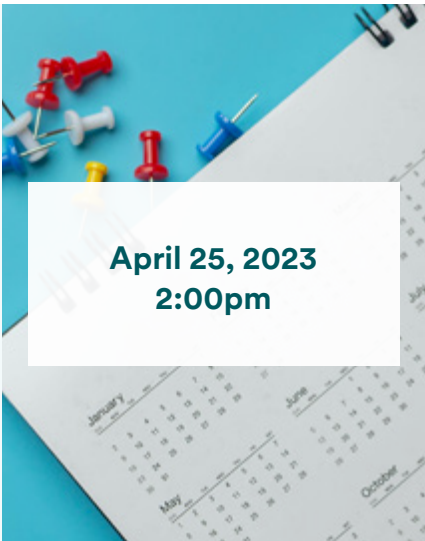


At Westerra, everyone belongs! Team members marched in the 2022 Denver Pride Parade and sponsored the festival and 5K to benefit The Center on Colfax.

Mark Your Calendar for the Virtual Annual Meeting

Since 1934, Westerra Credit Union has been a trusted local resource for members’ financial needs. Our annual meeting is open to all members and is attended by our CEO, Jay Champion, Westerra’s Board of Directors, and other key staff. The meeting will review highlights of 2022 and strategic goals for 2023. Additionally, the Nominating Committee is pleased to nominate the following qualified candidates to the Board of Directors for three-year terms: Andy Raicevich, Larry Ottele, and Bill Abbey. The continuing members of the Board of Directors are: Barry Beal Jr., JT Gaietto, Jim Kullhem, and Ron Walker.





Please join us in congratulating our leaders at the Westerra Credit Union Virtual Annual Meeting! If you would like to attend, RSVP by April 7, 2023 to mchalmers@westerracu.com or (303) 329-4517, or through our Contact Center at (303) 321-4209. Please provide your name, email address, and telephone number so that we may send you instructions for joining us virtually through a WebEx presentation.



Phasing-Out Printed Materials Supports Our “Digital First” Transformation

As part of our journey to a more modern financial community, Westerra will be phasing out many printed and mailed materials – including this member statement insert – in 2023. These recent changes demonstrate our commitment to our members, our community, and our environment. We are still ensuring members receive important information and stay updated on topics that affect your member experience at Westerra.

We encourage you to:

- **Bookmark www.WesterraCU.com and check it often!**
Our modernized website features easy-to-navigate functionality that is highly intuitive. Our press releases, community updates and more will be posted there.
- **Keep an eye out for emails from Westerra to hear about the latest news and information.**
Check your spam folder and add email@westerracu.com and info@westerracu.com to your “safe sender” list.
- **Read the informational sections on your mailed member statements.**
- **Follow us on social media:**
 [@WesterraCU](https://twitter.com/WesterraCU)  [linkedin.com/company/westerra-credit-union](https://www.linkedin.com/company/westerra-credit-union)
 facebook.com/WesterraCU  [@WesterraCreditUnion](https://www.instagram.com/WesterraCreditUnion)

New Director of Mortgage Development and Sales Hired

Westerra Credit Union announces the addition of Jeff White as Director of Mortgage Development and Sales.

“We are thrilled to welcome Jeff to Westerra in this new role. His experience positions him well to drive our sales and business development initiatives. I’m certain he’ll make a very positive contribution to our community, our members and our Westerra team,” said Michelle Burke, VP Mortgage Lending.

White joins Westerra with an impressive 33 years of mortgage experience, including 27 years in leadership roles where he recruited, mentored, and retained peak-producing sales teams. His talents helped to deliver results across diverse loan products and geographic markets, serving first-time home buyers to high net worth clients. In his most recent role at NewRez, White launched a residential mortgage joint venture with Corcoran Global Living.

Previously, he spent over two decades with Wells Fargo Home Mortgage (WFHM), eventually assuming a combined role of Regional and Area Manager and led a direct staff of 8 Branch Managers and a total staff of 98 with 93% loan officer retention - far exceeding industry rates.

“Not only is the mortgage landscape rapidly changing, but so is Westerra. I am so excited to be a part of this evolution and Westerra’s transition to a Digital First approach. I look forward to working with the team to creatively and effectively help members in their journey to homeownership,” said White.

White holds a bachelor’s degree from Purdue University. In 2007, his family moved from Indiana to Carbondale, Colorado before moving to Englewood, Colorado where they reside today.



Jeff White will leverage his deep expertise in mortgage operations, marketing, policy, and origination in this role.

Year-End Tax Info

Your Westerra Credit Union year-end tax information will be mailed to you by January 31, 2023. You can also find your year-end tax information on your December 31, 2022 statement.

To view mortgage year-end tax and interest information online, log-in to Digital Banking and select “My Accounts” and scroll down to where your mortgage loan is listed. From there, select the “Details” tab and then “More Details.” The Mortgage Portal will open in a new browser tab. In that Portal, select “Loan Information,” which will show your Taxes and Interest. *Note: Online Tax and Interest information can be used for completing tax documents. Printed forms are not necessary.*

Need help? On WesterraCU.com, visit the Frequently Asked Questions section of our Resources page for more information on how to find your mortgage year-end tax info or call us at (303) 321-4209.

FYI on IRAs

Please note the IRA “Fair Market Value” on your statement is the end-of-year balance as of December 31, 2022, and will be reported to the IRS. Also, distributions from your Traditional IRA are subject to federal income tax withholding. You may change your election at any time prior to your receipt of a payment. To make a change, please contact Westerra at (303) 321-4209.

Privacy Policy Notice

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing and requires us to tell you how we collect, share, and protect your personal information. The types of personal information we collect and share depend on the product or service you have with us. This information can include social security number and income, credit history and credit scores, and account balances and payment history.

All financial companies need to share members’ personal information to run their everyday business. Please visit westerracu.com/privacy-policy to read the full Privacy Policy notice, for a list of reasons of why and when we can share your personal information, key definitions and more information. To limit our sharing or for questions, please call (303) 321-4209 or 1-800-858-7212 to speak with a financial services representative.

Errors Disclosure

If you have a concern about a billing error or an inaccuracy on your statement, please contact Westerra utilizing one of the communication methods listed below. In your message, please share your name, account number, describe the dispute or inaccuracy, and list the dollar amount and date of the suspected error.

- Call (303) 321-4209
- Write to Westerra Credit Union P.O. Box 9408 Denver, CO 80209-0408
- Email us email@westerracu.com



CONVENIENT WESTERRA LOCATIONS

Arvada 7270 West 88th Avenue • **Aurora** New branch to open in Spring 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.
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