



Quarterflash

Volume 17
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MESSAGE FROM THE CEO

A lot has happened since July 19, 1964 when 12 citizens of the town of Windthorst, TX received a Federal Charter to form Windthorst Federal Credit Union. Since then, we have grown to expand our Field of Membership from an 8-mile radius of the Windthorst Post Office to include Archer, Clay, Jack and Young Counties. Our total assets have grown to \$69 Million with over 3100 members. Our services have grown from only share accounts and basic consumer loans to CD's, IRA's, Share Draft/Checking accounts and loans ranging from Signature, Auto, Agriculture, Home Equity, 1st Mortgage Residential and Land loans. We offer Online & Mobile Banking, Bill Pay, Debit & Credit Cards, eStatements and so much more. I'm so honored and proud to have been a part of this growth and the credit union movement where we truly are People Helping People! And I thank everyone who has been a part of this growth over the years. We have worked hard to be here for our members and can't wait to see what the future holds for Windthorst Federal Credit Union!

Sincerely,
Judy L Koetter
CEO

Exercise Your Dormant Accounts

With all the great products and services the Credit Union has to offer, there's no excuse to let your account sit dormant and inactive. If you haven't touched your Share Savings Account or Draft Account in a while, chances are your account is inactive or dormant! All financial institutions are required to escheat or send the "unclaimed" funds to the state if there is no activity or contact after a period of 3-5 years.

The Credit Union has a wide variety of products and services to fit your needs. Whether you're looking for an Auto Loan or a Share Certificate, we can help! Stop by or call today; one of our friendly Member Service Representatives will help you figure out how you can get your money out of an inactive state into a state that works for you.



10 Ways to Avoid Scams

1. Maintain a healthy level of doubt that something is the truth
2. Be on alert if you're feeling rushed to decide
3. Always guard your money and information
4. Do not assume the information you're given is true, always verify
5. Consult with someone you trust before you take any action
6. Never pay someone who insists that you pay in gift cards, wired funds or cryptocurrency
7. Do not cash checks for someone else
8. Block unwanted calls and text messages
9. If it sounds too good to be true, it's too good to be true
10. Trust your instinct! If something feels "off", don't ignore it

Too much mail? Time to turn off paper statements

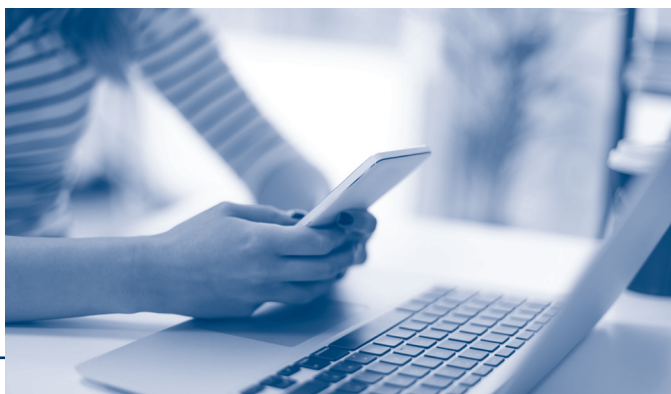
Do you have a pile of unopened "important" mail stacking up? If you receive paper statements for all of your financial accounts, the paper trail can pile up quickly. Making the switch to eStatements can help you get organized and keep your financial information safe.

Here's how it works: Each month you'll get an email stating that your eStatement is ready to view through Online Account Access. Your eStatement includes the same information as your paper statement, and you can view past statements online or download them to your computer.

Here are five good reasons to switch to eStatements:

- 1. Check your accounts at a glance.** You can keep a closer eye on your account balances and transactions. Simply log in to Online Account Access and view your eStatements in just a few clicks.
- 2. Reduce clutter.** With electronic storage of statements, your statement history is archived securely online. You can view your statement history online without digging through a pile of papers.
- 3. Monitor for fraudulent activity.** Check your eStatements right away instead of waiting for paper statements in the mail. With less lag time in reviewing statements, you monitor your accounts and identify fraudulent activity more quickly
- 4. Protect your information.** When you turn off paper statements, there's no risk of your financial information getting lost or stolen through the mail.
- 5. Go green for the environment.** Choosing eStatements conserves paper, trees and the fuel that would've been used to deliver a paper statement.

Make the switch today!



WINDTHORST FEDERAL CU SCHOLARSHIP APPLICATION

Name _____

Address _____

Phone Number _____

Cell _____

Email _____

School currently attending _____

School planning to attend _____

Amount Awarded - \$250

Application Deadline – May 16, 2022

Must be a graduating senior planning to attend college or technical/trade school or currently enrolled in college and/or technical/trade school. Also must have been a member of Windthorst Federal Credit Union by January 1, 2022. Checks will be made payable to the appropriate school. Only one entry per applicant. Prior winners are not eligible.

For Credit Union Use Only

Date Received _____

Member Acct # _____

Date Acct Opened _____

HOLIDAYS

Friday, April 15

Good Friday, Close at Noon

Monday, May 30

Memorial Day