



# Quarterflash

Volume 18  
Number 1

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## MESSAGE FROM THE CEO

Spring is in the air and I'm sure many of you are making preparations for your spring gardens, Easter and graduations. This is the time of year that we all look forward to new beginnings and growth and I hope that you include WFCU in your plans! If you have a family member that will be attending college and/or technical trade school next fall, make sure that they apply for one of our scholarships. See the article in this newsletter for more information. If you are looking to purchase a new car or perhaps complete those home improvement items that have been on your list, check out our competitive auto and home equity loan rates. If you are looking at growing your nest egg for future retirement, we have several IRA and Certificate of Deposit account choices with great rates for our members. Plus, we pay dividend on all checking accounts and we don't require you to do anything extra to get paid! WFCU is still owned and operated by our members and we are so proud to have served our communities for 59 years! Thanks to all of you for trusting us with your financial needs and we look forward to serving you for many more!

Sincerely,  
*Judy L Koetter*  
CEO | Windthorst Federal Credit Union

## OPEN THE DOORS TO YOUR DREAMS

Unlock the equity in your home and achieve your financial goals with our credit union's home equity loan.

Rates as low as

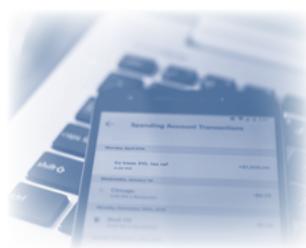
**6.00% APR\***

*Apply today and see the difference it can make!*

\*APR = Annual Percentage Rate. Rate current as of date of publication & is subject to change. Rates are based on applicant's creditworthiness.

## Free and Secure: The Benefits of Direct Deposit

Direct deposit is a convenient and secure way to receive your paychecks or government benefits. The best part is, it's completely free! With direct deposit, you don't have to worry about lost or stolen checks, and your funds are available immediately. Signing up is easy and can be done through your employer. Don't wait, switch to direct deposit today and enjoy the benefits of hassle-free banking.



## Let's get saving!

Spring is here! Take advantage of the season of renewal and fresh starts by setting specific savings goals. Whether it's



a down payment on a convertible, a college fund for the kids, or a cruise, make your goals real by creating a visual representation. Cut out travel pictures from magazines and keep them in your wallet or pinned on your bulletin board. Sign up for an automatic savings plan at the credit union to have funds electronically transferred to your savings account. This will help you resist impulse spending and achieve your goals faster.

*Visit the credit union today and start saving towards your dreams.*



SPRING 2023

www.windthorstfcu.org

# Raising Money-Savvy Kids: 6 Tips for Teaching Your Children about Finances

- 1. Start early:** The earlier you start teaching your kids about money, the better. Even young children can learn basic concepts like earning, saving, and spending money.
- 2. Use real-life examples:** Use real-life examples to help your kids understand the value of money. For example, if your child wants a toy, have them save up for it by doing chores or earning money through a part-time job.
- 3. Give them an allowance:** Giving your kids an allowance is a great way to teach them about budgeting and managing money. Set a weekly or monthly allowance, and encourage them to save a portion of it and spend the rest wisely.
- 4. Show them the value of saving:** Teach your kids the importance of saving for short-term and long-term goals, like a new toy or a college fund. Encourage them to open a savings account with Windthorst Federal CU and deposit a portion of their allowance into it regularly.
- 5. Teach them about investing:** As your kids get older, teach them about investing in stocks, bonds, and mutual funds. This will help them understand the power of compound interest and the importance of long-term savings.
- 6. Lead by example:** Children learn by example, so make sure you're setting a good one. Show your kids how you save, invest, and spend your money. Involve them in the family budget and financial decision making.

## WINDTHORST FEDERAL CU SCHOLARSHIP APPLICATION

Name \_\_\_\_\_

Address \_\_\_\_\_

Phone Number \_\_\_\_\_

Cell \_\_\_\_\_

Email \_\_\_\_\_

School currently attending \_\_\_\_\_

School planning to attend \_\_\_\_\_

Amount Awarded - \$250 (four winners)

Application Deadline – May 16, 2023

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, 2023. Checks will be made payable to the appropriate school. Only one entry per applicant. Prior winners are not eligible.

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### 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

