



Quarterflash

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MESSAGE FROM THE CEO

Spring is a time of renewal, and it's also a great opportunity to reflect on the strength of our credit union and the members who make it all possible. Thank you for your continued trust in Windthorst Federal Credit Union. We are proud to serve you and remain dedicated to supporting your financial well-being.

In February, we held our Annual Meeting, where we reviewed the past year and shared plans for the future. It was a pleasure connecting with those who attended and highlighting the progress we've made together. During the meeting, we recognized outgoing board members Ted Neeb and Gary Wolf for their years of dedicated service and the meaningful contributions they have made to the credit union. We also took time to introduce and recognize our dedicated WFCU team, whose commitment to serving our members is at the heart of everything we do. Thanks to everyone who attended...Your engagement and support continue to drive our success.

We are excited to share that construction has begun on a building addition at Windthorst FCU. This expansion will include eight new offices for our loan department, as well as an additional restroom, allowing us to better serve our members with increased space, efficiency, and privacy. We look forward to the positive impact this improvement will bring to your experience.

Additionally, we are pleased to announce that we will once again award eight \$500 Scholarships to deserving students. Supporting education is an important part of our commitment to our community, and we encourage all eligible applicants to apply before the May 15, 2026 deadline. Forms are available at the WFCU office or online at <https://windthorstfcu.org/scholarship-application-2026/>.

As always, we invite you to take full advantage of everything Windthorst FCU has to offer. Whether you are saving, borrowing, or planning for the future, we are here to help you every step of the way. Let us be your trusted partner for all your financial needs.

Thank you for your membership and for being an important part of our credit union family.

Sincerely,

Judy L Koetter

CEO | Windthorst Federal Credit Union



SPRING 2026

Unlock the Perks: Direct Deposit

Direct deposit is a free, fast, and secure way to receive your paycheck or government benefits. With direct deposit, your money is available immediately, reducing the risk of lost or stolen checks while providing a convenient and reliable payment method. Enrollment is simple and can be completed through your employer or financial institution. Making the switch to direct deposit can help streamline your finances and provide a more stress-free banking experience.



HOLIDAY CLOSINGS

Monday, May 25

Memorial Day

Friday, July 3

Independence Day Reserved

Saturday, July 4

Independence Day



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!

Spring into Action: Organize Your Finances

Spring is often associated with fresh starts, making it a great time to take a closer look at your financial habits and get organized. A little time spent reviewing your finances now can help reduce stress, improve clarity, and set you up for the months ahead. Whether you're managing everyday expenses or planning long-term goals, creating a simple system for your finances can make a big difference.

QUICK TIPS FOR A FRESH FINANCIAL START

- **Review and Update Your Budget:** Make sure your spending plan reflects your current income, expenses, and priorities.
- **Organize Important Documents:** Gather bank statements, tax records, insurance policies, and other essential paperwork into one accessible system.
- **Check Your Credit Report:** Look for errors or unfamiliar activity and address any discrepancies promptly.
- **Cancel Unused Subscriptions:** Review recurring charges and eliminate services you no longer use.
- **Set Realistic Seasonal Goals:** Focus on small, achievable goals like building savings or paying down a specific debt.
- **Review Your Investments:** Take time to understand how your accounts are performing and whether they still align with your goals.

Store essential records safely, such as in a fire-resistant box or secure digital storage, so you can quickly access them when needed. Taking small organizational steps this season can help you feel more confident and in control of your financial future.

