



Newsletter

4th Quarter ~ 2023

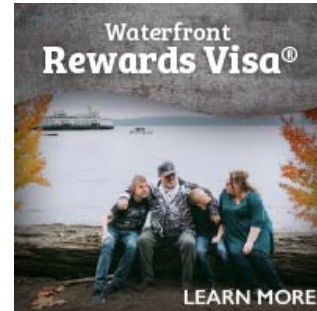
~YOUR MONEY~



Elevate your savings with Waterfront's limited-time certificate specials: 6-Month at 4.59% APY* and 12-Month at 5.37% APY*. Both new and current Waterfront funds can grow with these exceptional rates. Open your certificate today and watch your savings soar!



Say goodbye to high rates and hello to savings with Waterfront's G.O.A.T. auto loan special! Enjoy unbeatable deals with our limited-time offers: 36 months at 4.39% APR*, 48 months at 4.89% APR*, and 60 months at 5.39% APR*-longer terms also available. Apply today and secure your affordable financing for the perfect ride!



Get ready for fall festivities and endless possibilities with the Waterfront Rewards Visa®! Every swipe earns you points-\$1 equals 1 point for gifts, travel, and more, all at a consistent low 11.90% APR* on purchases, cash advances, and transfers. Enjoy fewer fees with no annual, balance transfer, or over-limit charges; learn more and apply online today!

~YOUR UNION~



Traveling? Let Us Know!

As the holiday season approaches and travel plans take shape, remember to notify our team about your journey. Whether you're venturing out of town or exploring overseas, letting us know your travel dates and destinations ensures your debit and credit card transactions remain smooth and secure. Keep your holiday travels hassle-free by informing us in advance – it's a simple step for peace of mind!



Thanks to our Photo Contest Participants

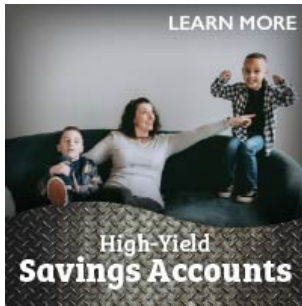
A heartfelt thank you to all our members who showcased their union pride in our recent photo contest – your participation truly made it a success! Congratulations to the winners who were notified and have received a \$50 prize for their fantastic submissions. Be sure to visit our lobby to pick up your Waterfront calendar featuring these amazing photos that capture our union spirit.

Watch Out for Holiday Scams



Stay vigilant this holiday season as fraud attempts often increase this time of year. We want to remind you to never share personal or financial information via unsolicited emails or calls. Always verify the authenticity of requests, be cautious with online deals that seem too good to be true, and regularly monitor your account for unusual activity. Protect your peace of mind *and* your funds by staying informed and cautious.

~OUR COMMITMENT~



Exciting news: We've launched our new High-Yield Savings Accounts, offering the opportunity to earn up to 4.07% APY* to help your savings grow faster. Additionally, for a limited time, enjoy a special bonus of up to \$400** when you bring in new money to your account. Whether it's for a dream vacation, a new home, or just a rainy day fund, our accounts are designed for both new and existing deposits, ensuring everyone can benefit from these great rates. [*Learn more.](#)



Our partner [TruStage](#), with 80 years of expertise in serving credit unions and their members, offers reliable and comprehensive life, car, home, and accidental death and dismemberment insurance. Depend on TruStage for exceptional service and coverage that safeguards what's most important to you.



Get ready for smart holiday shopping with a little help from our friends at Banzai! Check out their article "[Quality vs. Cost](#)" to learn simple ways to balance getting good deals with buying quality items. It's perfect for finding the best gifts without overspending this holiday season.



Waterfront Detective

As you read through the newsletter, **keep track of any hidden colored letters found on each topic's landing page** (WaterfrontFCU.org pages only). There is a maximum of three (3) hidden letters per landing page. Unscramble all the letters to **discover the mystery keyword(s)**. The first four (4) members to email the correct keyword(s) to marketing@waterfrontfcu.com **will each receive a \$25 deposit** into their Share Savings Account! You can only win the Waterfront Detective contest one (1) time in a 12-month period. Full rules and details available [HERE](#).

HINT: Once annually, members can take a month off from their eligible loan payment through the _____-A-Pay Program (4 letters ~ 1 word).

Share this email:

by Waterfront Federal Credit Union located at 6419 Fauntleroy Way SW, Seattle, WA 98136.

Federally insured by NCUA. Equal Housing Lender.

If you no longer wish to receive emails from us please go [here](#).