

THE TELLER

A Publication of WESLA Federal Credit Union - Quarterly Newsletter

3rd QUARTER FEDERAL HOLIDAY CLOSINGS

Monday, Jul 4, 2022 - Independence Day
Monday, September 5, 2022 - Labor Day
Monday, October 10, 2022 - Columbus Day



Send. Receive.
Split.

Zelle® makes sending money to friends, family and others you know fast, safe and easy.

COMING 2022



We have partnered with Zelle® to bring you a fast, safe and easy way to send and receive money with friends, family and other people you trust. Coming at the end of July 2022, Zelle® is available right from online and mobile banking so you don't need to download anything new to start sending and receiving money!

How to start using Zelle®

- Enroll or log in to Bill Pay
- Select "Send Money With Zelle®"
- Accept Terms and Conditions
- Select your U.S. mobile number or email address and deposit account



That's it! You're ready to start sending and receiving money with Zelle®.

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SHARE SAVINGS ACCOUNTS

INDIVIDUAL RETIREMENT
ACCOUNTS

PLATINUM VISA CREDIT CARD

TOUCH-TONE TELLER

FREE CHECKING ACCOUNTS

SHARE CERTIFICATES

CONSUMER LOANS

VISA DEBIT CARD

ON-LINE BANKING
WITH FREE BILL PAY

LINE OF CREDIT

E-STATEMENTS

MOBILE BANKING

MORTGAGE LOANS

UCHOOSE REWARDS

MOBILE CHECK DEPOSIT

Be Crime Smart. Protect Your Mobile Device.

Your trust in WESLA Federal Credit Union is our most important asset. To protect that trust, we are committed to providing you the tools and resources you need to protect yourself from identity theft. Education and awareness is key. Getting educated and taking a few basic steps may keep you from becoming a victim of crime and fraud and save you a great deal of time and trouble.

Recently, the Federal Bureau of Investigation (FBI) issued an alert on a new phishing scheme aimed at tracking victims into making money transfers using fake text messaging pretending to be from legitimate financial institutions. Please be wary of unsolicited requests to verify account information and know that WESLA Federal Credit Union will never ask for confidential information via text.

To help protect your mobile device we have compiled a list of recommended tips from the American Bankers Association on how you can safeguard your mobile device to keep your information and your money safe:

- Use the passcode lock on your mobile phone and applications on your mobile device.
- Keep your mobile phone up-to-date download updates for your mobile device and mobile apps.
- Completely log out of apps especially applications that contain sensitive information such as mobile banking applications.
- Use caution when downloading apps on your mobile device.
- Avoid storing sensitive information like passwords or a Social Security number on your mobile device.
- Wipe the information from your mobile device before you donate, sell or trade to remove any data stored on your device.
- Beware of mobile fishing do not click on links or attachments from unknown senders.
- Be cautious using public Wi-Fi as many are not secure and avoided accessing banking information went on a public network.

Contact us immediately if you change your phone number lose your mobile device or notice any suspicious activity on your accounts.

318-687-8700



11 Things NOT to do when buying a home

Every year, roughly six to ten million homes are purchased on average in the United States. The economic impact that home sales have on this country cannot be overstated. Last year, the construction associated with housing purchases equated to \$925 billion, equating to 6 percent of the nation's economy. This figure is only one segment of the impact of home purchases, with over 70 percent of the American economy rooted in consumption, many people earn a living in the sale of housing related appliances and the at-large field of real estate. Long considered a cornerstone of American culture, home buying trends have been on the decline in recent years, however with an improving economic climate, an expectation exists of an enhanced housing market.

Very little is more personally fulfilling than the first time (or subsequent) purchase of a home. You've waited, counted down days, the seller has finally accepted the offer, the lender has pre-approved you of a loan, and the home is officially under contract, what could be better? Does the completion of this process officially make the home yours? Resoundingly, no! Nothing is guaranteed (except the VA home loan) until the paperwork has been signed in its entirety and the keys are in your possession. Prior to close, there are certain conditions that could complicate closing. Inattention to details, overlooking certain things could considerably slow things down, present stress, or possibly worse; break the deal. The following list, composed by VAHLC is aimed at providing guidance on what NOT to do when buying a home.

1. Don't Change Jobs
2. Don't Make a Large Purchase
3. Do Not Allow any Credit Inquires After Loan Approval
4. Don't Give Earnest Money Directly to a For Sale By Owner
5. Don't Forget to Switch Utilities
6. Don't Forget Hazard Insurance
7. Don't Allow Emotions to Take Over
8. Don't Make Friends with the Seller
9. Don't Panic if the Appraisal Comes in Low
10. Don't Ignore Lender Requirements
11. Don't Do Things Alone



Newly Graduated?

For those of you who will be starting college in the fall, it is likely that you have become in charge of your own financial affairs. Along with this freedom comes responsibility to spend money wisely. Therefore, we have compiled 10 tips to help keep you in good financial shape as you embark upon your college career:

1. Take control, and be responsible
2. Create a budget
3. Get organized
4. Keep track of your finances
5. Use credit wisely
6. Get a job
7. Don't buy new
8. Protect yourself
9. Look for ways to spend less
10. Entertain on a budget

A white RV parked in a scenic area with a large rock formation in the background. Two young children, a girl and a boy, are in the foreground eating pink popsicles.

WESLA
FEDERAL CREDIT UNION

More memories
PER MILE.

RV loan rates
as low as
3.99% APR*



FEES AND CHARGES EFFECTIVE JUNE 1, 2022

Fees and charges may change at any time. You will be notified of such changes as required by law.

CREDIT UNION MEMBERSHIP

Membership Application Fee	\$5.00
Initial Membership Deposit	\$25.00

Share Draft Checking Service Charge

Monthly Charges

Regular Checking	\$14.00
Organization or Business Checking	\$25.00

Silver Star Checking (for Members Over 55)	FREE
Student Checking	FREE
Free Checking (No Dividends)	FREE

Share Draft Checking Account Fees

Non-sufficient Funds (Draft) Fee (per item)	\$32.00
Draft Paid for Unavailable Funds (per item)	\$32.00
Overdraft (each debit or draft paid)	\$32.00
Line of Credit Overdraft (per transaction)	\$7.00
Overdraft Transfer Fee (per transfer)	\$5.00
Check Photocopy (per item)	\$5.00
Check Photocopy - Researched (per item)	\$7.00
Check Photocopy - Rush (faxed, per item)	\$7.00
Check Printing -	Varies **

**Depends on design and quantity ordered.

Other Fees & Charges Applicable to all Accounts

Corporate Check (per item)	\$7.00
Money Orders (each)	\$3.50
Returned Items (per item)	\$10.00
(checks and other items returned unpaid)	
Non-sufficient Funds-Preauthorized	\$32.00
Withdrawals (per item)	
Non-sufficient Funds Check Card	\$32.00
Purchases (per item)	
Account Research Fee (per hour)	\$25.00
Account Reconciliation Fee (per hour)	\$20.00
Liens/Levies	\$100.00
Stop Payment (per item)	\$32.00
Check Cashing Fee (per item)	\$7.00
Corporate Check Photocopy (per item)	\$5.00
Coupon Books	\$10.00
Loan Processing Fee	\$25.00
Loan Documentation Fee (on loans WESLA registers)	\$300.00
GAP Insurance	\$399.00

Mortgage Products

Processing Fee	\$150
Application Fee (Includes Cancellation Fee)	\$300
Underwriting Fee	\$250
Appraisal	\$475
Final Inspection	\$150

Reproduction/Copy Fee (per item)	\$3.00
Account History Printout	\$5.00
Statement Copies (each month)	\$7.00
Below Minimum Balance (after 6 months)	\$10.00
Dormant Account Fee (after 12 months)-	\$10.00
**monthly fee	
Holiday Club Early Withdrawal Fee	\$20.00
Excessive Withdrawal Fee	\$7.00
(After 2 withdrawals per month unless balance of \$500 is maintained)	
Teller Assisted Telephone Transactions or Mailed (if audio response is available)	\$1.00

Wire Transfers

Federal Reserve/Corporate (outgoing/incoming)	\$25.00
Western Union (outgoing/incoming)	\$30.00

Fax Fees

Incoming (per page)	\$2.00
Outgoing (one to five pages)	\$8.00
Each additional page	\$2.00

Collection of Domestic Items/Checks

Incoming (per item)	\$32.00
Outgoing (per item)	\$32.00

Safe Deposit Box- Annual Fee

3x5	\$42.00
3x10	\$52.00
5x10	\$62.00
10x10	\$72.00
Lost Keys	\$25.00/key
Drill Box	\$200.00

ATM/Debit Card Fees

Non-sufficient funds ATM Withdrawals (per item)	\$32.00
Card Replacement	\$7.00
Cash Advance Fee Non-Member	\$45.00
Cash Advance Fee Member non-WESLA CC	\$3.00

Credit Card Fees

Card Replacement	\$7.00
Late Payment	\$28.00
Rush Card Order	\$100.00

Returned Payment	\$28.00
2 nd Returned Payment in 6 months	\$39.00

Return Mail

With New address from Post Office	\$10.00
Without any forward Address	\$15.00

Bill Pay

Overnight Check	\$13.00
Same-Day Bill Pay	\$10.95

Popmoney Send/Request Money Fees

\$1.00 - \$249.99	\$0.60
\$250.00 - \$999.00	\$0.85
\$1,000.00 and Above	\$1.60
Stop Payment	\$32.00
e-greetings	\$0.50

CREDIT UNION

HOURS & PHONE NUMBERS

(318) 687-8700
(800) 828-6647
Fax (318) 688-8833

CALL CENTER

MONDAY - THURSDAY
8:00 AM - 4:30 PM
FRIDAY
8:00 AM - 4:45 PM

BRANCHES

Lobby
MONDAY - THURSDAY
9:00 AM - 4:00 PM
FRIDAY
9:00 AM - 5:00 PM

Drive-Thru
MONDAY - FRIDAY
9:00 AM - 5:00 PM

Saturday Banking

AUTO MALL BRANCH ONLY

DRIVE THRU ONLY
9:00 AM - 1:00 PM

LOCATIONS

MAIN OFFICE BRANCH
2921 WILLIAMSON WAY
SHREVEPORT, LA 71118

AUTO MALL BRANCH
8650 FERN AVENUE
SHREVEPORT, LA 71105

BOSSIER BRANCH
2600 MELROSE AVENUE
BOSSIER CITY, LA 71111

* CADDO PARISH COURTHOUSE
GROUND FLOOR
501 TEXAS STREET
SHREVEPORT, LA 71101
ATM ONLY

ATM LOCATIONS

7 ATM'S

Participating Murphy USA
in Caddo, Bossier, & Webster Parishes

PLEASE SEE WWW.WESLA.ORG
FOR LOCATIONS



uChoose
Rewards

VISA



Love My Credit Union®
rewards



@WESLA_FCU

WESLAFederalCreditUnion

AUTO PAYMENT

Guzzling Up Your Budget?

Auto rates as low as
1.99% APR*



uChoose
Rewards

VISA



CRABBY ABOUT WHERE YOUR CASH IS GOING?

Transfer your balances to WESLA Federal Credit Union and **SNIP** those high rates!

Fixed rates as low as
6.9% APR*

*APR - Annual Percentage Rate. Not every member will qualify for lowest rate or longest term. Some restrictions may apply.



To file a dispute with your WESLA Federal Credit Union
Platinum Visa Credit Card call 1-855-671-0080.

To file a dispute with your WESLA Federal Credit
Union Visa Debit Card call 1-833-358-0100.

#WESLAProud