**about you...loan**

Beginning November 1st, Wildfire is offering our “About **you**...loan”.

Let’s face it, this year has been anything but ordinary and many of us have been challenged to make ends meet. Our “About **you**...loan” is an easy way to give you a little help, especially as we head into the holidays.

Now through December 31st, Wildfire is offering a $1,000 signature loan with no credit check.* Whether it is for everyday expenses, repairs or even holiday shopping, this money can be used for anything you want.

For more details or to apply, please contact our Call Center at 989-249-8200 or 800-227-2328. They can answer your questions, take your application or set up an appointment for you to apply at one of our branches. You can also apply online at [www.wildfirecu.org/aboutyouloan](http://www.wildfirecu.org/aboutyouloan).

Once processed, funds will be deposited directly into your Wildfire Credit Union account and available for use.

Make your day a little brighter...at Wildfire, “It’s about **you**...always”

*$1,000 @ 22.377% APR (which includes a $30 non-refundable application fee) = 12 monthly payments of $90.97. You must have a direct deposit going into your Wildfire Credit Union account for at least 30 days and provide documentation of 6 months of verifiable income that is likely to continue at time of application. Some exclusions apply; please contact the credit union for details. APR = Annual Percentage Rate. Offer ends 12/31/2020. Equal Housing Lender

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**Wildfire Rewards Visa®**

The holidays are quickly approaching and there is so much to do! Why not get some help with all those shopping needs with a Wildfire Rewards Visa card? Not only do we have rates as low as 8.9% APR, we offer Wildfire Rewards. Your Wildfire Visa card will automatically start earning 1% cash back on all your purchases. And the best part is that your points start accumulating right away and can be turned into cash. Maybe with that cash you can even treat yourself to a special holiday gift. Then, watch your email for special bonus points days during the holiday season.
BE AWARE!

Have you received a call offering you Scam Insurance? This is probably a scam. People are now calling and offering insurance to protect you from scams. This most likely is not what they are offering, but a way for them to obtain personal banking information. Please remember that if you receive a call or any other kind of communication and are just not sure, give us a call, we are here to help. And always Be Aware!

Calendars

Calendars are now available at all of our branches for pick up. These include wall and pocket calendars.

Visa® Gift Card

Not sure what to get that “hard to shop for” person on your holiday gift list? Why not a Visa® Gift Card?

Gift cards were once considered impersonal, but they are now considered to be the perfect holiday gift. They are practical, convenient and you can choose the amount. Stop by any of our branches today to purchase that “perfect holiday gift”.

Community Spotlight

Wildfire is partnering with 98FM WKCQ radio again for this year’s DreamMakers. We all know 2020 has had a significant impact on all our lives, which makes this year’s DreamMakers program more important than ever. We will be kicking off this year’s giving program with a special day dedicated to our veterans and the “I Support the 1% Veterans’ Food Pantry”.

On Monday, November 30th, 98KCQ will be broadcasting live all day from our Bay Road office and we will be collecting sweatshirts, sweatpants, socks, thermal underwear, hats and gloves. We ask that all items be new.

Wildfire is also making a special offer to our members. If you come in and purchase a $25 Wildfire Visa Gift Card to be donated to the “I Support the 1% Veterans’ Food Pantry”, we will waive the fee for the gift card purchase and add $5 to the value of the gift card. These cards can only be used as a donation to the DreamMakers program recipients.

Donations can be dropped off on Monday, November 30th at any of our branches in Saginaw, Bay City or Midland.

Then beginning on Tuesday, December 1st, DreamMakers will share the needs of an area family each weekday morning for the next ten days. Tune into 98.1 WKCQ each weekday at 7:10 a.m. to hear about that day’s family and their special story. Wildfire will be donating a gift card to each family. If you would like to support a family, you can listen to their story and call in your donation.