

beyond  
MONEY

JANUARY, 2022

[www.wildfirecu.org](http://www.wildfirecu.org)

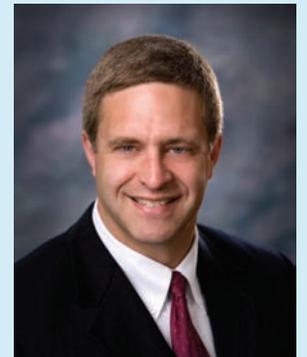
## Wishing You a Happy New Year

As we enter another new year, we are all hoping this year brings us back to something that is somewhat normal again. The past couple years have been challenging. The one thing that has remained constant is that we focus our efforts on meeting your financial needs, and providing you with the best service possible.

Our branch lobbies are open, and we continue to take measures to ensure we provide you with a clean, safe environment. For your convenience, we still recommend members make an appointment for any major banking needs. This minimizes wait time and let's our staff concentrate on your needs when you arrive. Our online and mobile banking services, Call Center, and drive thru lanes continue to remain busy. Many members have found these options to be more convenient ways to transact their financial business.

We continue to develop and enhance our products and services to provide you with the best way to handle all your banking needs. We will be sharing these enhancements as we forge into 2022.

All of us at Wildfire wish you a Happy New Year full of health, happiness and prosperity, and look forward to seeing you soon.



Wildfire Credit Union CEO,  
Tim Benecke

## The Holidays Are Over, Time to Pay the Credit Card Bills

The holidays are typically when those credit card balances jump up. This year there have been a lot of retail stores that have offered extra specials if you charged your purchase to their store credit card. That's great at the time of your purchase, but if you can't pay that card off in January, take a look at the interest rate you are paying. Those rates can sometimes be really high. Even if you didn't use a store card, you need to look at what the interest rate is on your credit card to make sure you aren't paying a high rate or unnecessary fees.

Consider transferring the balance from that store card or other high interest rate cards to a Wildfire Credit Union Rewards VISA Credit Card. Our rates are as low as 8.9% APR. Plus, you are working with a local credit union – not some out of state or out of the country call center.

Start your new year off right. Consider moving those high rate cards over to a Wildfire Credit Card. You'll love the convenience and the lower rate.\*

\*Subject to credit approval



Consolidate Your Bills

## Be Aware!

The FBI warns of a rising trend in which scammers are defrauding victims via online romance scams, persuading individuals to send money to allegedly invest or trade cryptocurrency. From January 1, 2021 — July 31, 2021, over 1,800 complaints were received related to online romance scams, resulting in losses of approximately \$133,400,000.

### Tips to protect yourself:

- **Never send money, trade, or invest per the advice of someone you have solely met online.**
- **Do not disclose your current financial status to unknown and untrusted individuals.**
- **Do not provide your banking information, Social Security Number, copies of your identification or passport, or any other sensitive information to anyone online or to a site you do not know is legitimate.**
- **If an online investment or trading site is promoting unbelievable profits, it is most likely that—unbelievable.**
- **Be cautious of individuals who claim to have exclusive investment opportunities and urge you to act fast.**

To report a scam to the FBI IC3, please visit [www.ic3.gov](http://www.ic3.gov).

## Happy New Year!



If you haven't been by any branches the last few weeks, you may not have seen our holiday lighting. It's not too late. The lights will be up until mid-January if you would like to drive by and enjoy them.

## Community Spotlight

### Wildfire and WKCQ present Dream Makers

For more than a decade, Wildfire has partnered with WKCQ98fm on the holiday Dream Makers program. Nothing brings us more joy during the holiday season than helping others. With challenges still being faced by so many, there were families needing a little extra help over the holidays more than ever. Every week-day for two weeks, Wildfire staff members called in to make our contribution to each family. Listeners were also very generous, and helped create a much happier holiday season for ten very deserving families.

Dream  
Makers 

#### Bay City

2936 Wilder Rd  
989.249.8200

#### Midland

100 Joseph  
989.249.8200

#### Saginaw

6640 Bay Rd  
989.249.8200

#### Saginaw Twp

6673 State St  
989.249.8200

wildfire  
credit union 

*Distinctively Better*

Lobby Hours – Mon – Thurs • 9am – 5:30pm, Fri • 9am – 6pm  
Drive Thru Hours – Mon – Fri • 8am – 6pm, Sat • 9am – 12:30pm



989.249.8200 • 800.227.2328  
[www.wildfirecu.org](http://www.wildfirecu.org)