

beyond money



Happy New Year

Happy New Year! We hope your holidays were happy. As we move into this New Year, we also hope you will continue to think of Wildfire Credit Union first for all your financial needs. We strive every day to be your most trusted financial partner and are looking forward to helping you meet your financial goals in 2019.

Save the Date for the 2019 Annual Meeting

Saturday, February 23, 2019
Horizons Conference Center

Registration begins
at 9:00 a.m.

Brunch
at 10:00 a.m.

Business Meeting
10:45 a.m.

Invitations will be mailed to members at the end of January with more details and reservation information. Be sure to mark your calendars now and save the date to attend Wildfire Credit Union's 2019 Annual Meeting.

Newsletter News!

Starting in January, your Beyond Money newsletter delivery is changing. We will be mailing a printed version of the newsletter quarterly (January, April, July, and October) in your statements. You will still receive your statements like you do now. We will still be publishing the newsletter on a monthly basis and making it available through our website and e-statements. Our quarterly newsletters are the issues we always publish the time sensitive credit union information like our Annual Meeting, Board Elections, Tiger trips, and Classics Golf Outing. If you would like to read the newsletter on a monthly basis, it is easily accessed through our Wildfire website at www.wildfirecu.org

To stay up to the minute on all the Wildfire activities, you can sign up for e-statements - your statement information is available the first day of each month and you will also receive the newsletter.

Certificates of Deposit

Certificates of deposit are the perfect choice for low risk savings. Because you make a commitment to keep your deposit in a Certificate for a specified term* they usually earn higher dividends than our savings or high yield deposit account. Please call us for our current rates and specials.

+Penalties for early withdrawal apply.



 989.249.8200 • 800.227.2328 
www.wildfirecu.org

Locations

6640 Bay Road
Saginaw, MI 48604
(989)249-8200

6673 State St.
Saginaw, MI 48603
(989)249-8200

100 Joseph
Midland, MI 48642
(989)249-8200

2936 Wilder Rd.
Bay City, MI 48706
(989)249-8200

Lobby Hours

Monday-Thursday
9 a.m. – 5:30 p.m.
Friday 9 a.m. – 6 p.m.

Drive Thru Hours

Monday-Friday 8 a.m. – 6 p.m.
Saturday 9 a.m. – 12:30 p.m.

Community Spotlight

Wildfire's "Share the Warmth" campaign had another successful year thanks to our members. For the fifth year in a row our members dropped off hundreds of homemade and new items including hats, scarves, mittens and socks.



These items are sorted and distributed to area shelters and non-profit agencies throughout the Great Lakes Bay Region.

Thanks again for making our "Share the Warmth" campaign successful and giving back to the communities that we live in.

Reordering Checks Made Easy

Did you know, if you need to reorder checks, you can do this right through your online banking account?

Simply click on...

- Check Services
- Check Order

You will be taken to the Harland Clarke website. From there you can click on the Quick Reorder to simply reorder your checks or you can also change the style of your checks at this time.



Don't have online banking? Visit our website www.wildfirecu.org, in the online banking box click Not Registered? and follow the instructions.

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 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 the interest rate on your credit cards 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.

Freezing Your Credit or Debit Card

Ever misplace your debit or credit card, but know that it is going to turn up? Do you just need that peace of mind until you find it? Temporarily freeze your credit or debit card using online banking or our mobile banking app!

To freeze your card in online banking, simply sign on and go to the cards area. Once there, hover over the "Unlocked Padlock" icon and click the "Freeze Card" button. When you find your card, go back into online banking and hover over the "Locked Padlock" and click the "Unfreeze Card" button.



Using the mobile app, choose cards from the menu, toggle the switch to the right to "Freeze" the card. When you find your card simply sign back in and toggle the switch to the left to "Unfreeze" the card.

And if you don't find your card, you can also use online banking or the mobile banking app to report your card lost.

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