

# The Owner's Update

A NEWSLETTER FROM YOUR LOCAL, NOT-FOR-PROFIT, FINANCIAL COOPERATIVE.

Loan Sale

# BOGO

## BUY ONE GET ONE 50% OFF

LOAN RATES AS LOW AS

# 3.19%<sub>APR\*</sub>

\*APR means Annual Percentage Rate and can vary based on credit worthiness and terms of loan. Buy one loan at regular APR and receive a second loan at 50% of the regular APR. Second loan must be closed within 60 days of first loan. Subject to membership eligibility and loan subject to credit approval. Rate may change at any time without notice. WFCU loans cannot be refinanced for advertised rate unless \$5000 is added to current balance. Excludes Ready Credit and Real estate loans. See Credit Union for further details.

Refer friends & family to Wakota FCU  
and we will pay you both!

Visit [wakotafcu.org/refer](http://wakotafcu.org/refer) to learn more.

## ANNUAL MEETING NOTICE

The 88th Wakota Federal Credit Union Annual Meeting of the Membership is scheduled for Tuesday, April 23, 2019. Location and time has yet to be determined and will be communicated at a later date.

We are currently accepting applications for the Board of Directors. Please visit our website for details. Voting will take place at the meeting.

The credit union is also seeking applicants for the Supervisory Committee, more information can be found at [wakotafcu.org](http://wakotafcu.org).

## HOLIDAY HOURS

MLK Jr Day, Monday 1/21: Closed  
Presidents' Day, Monday 2/18: Closed

## CONTACT INFORMATION

**Phone:** 651-451-3330

**Fax:** 651-451-1385

**Website:** [wakotafcu.org](http://wakotafcu.org)

**Email:** [info@wakotafcu.org](mailto:info@wakotafcu.org)

**Location:** 1151 Southview Blvd.

South St. Paul, MN 55075

**Hours:** M-Th: 9:00 am - 4:30 pm

Friday: 9:00 am - 6:00 pm

Saturday: 9:00 am - 12:00 pm



**Federal Credit Union**

Your Banking Alternative



Your savings federally insured to at least \$250,000  
by the National Credit Union Association.



Equal Housing Lender

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WAKOTA MEMBER NEWSLETTER

www.wakotacu.org  
1151 Southview Blvd.  
South St. Paul, MN 55075



## What is WINcentive Savings?

WINcentive Savings is a prize-linked savings account that automatically enters you in drawings each time your month-over-month balance increases by \$25. Each entry includes a chance to win \$100, \$1,000 and \$5,000.

- prize drawings occur monthly, quarterly, and annually
- no fees
- requires only \$5 to open
- unlimited deposits during the 12-month savings period
- up to 4 entries per month

Two withdrawals permitted during the 12-month savings period for a \$10 and \$25 fee, respectively. If a third withdrawal occurs, the account will be closed without penalty and all entries earned up until that point are forfeited. If you complete 12 months of savings, you can make one withdrawal in any amount, penalty free.



Your savings federally insured to at least \$250,000 by the National Credit Union Association.

Ask the credit union for complete terms, conditions, and official rules.  
Prize amounts are estimates and may be changed from time to time.  
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