



NEWSLETTER

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Start the New Year with a Financial Check up

The beginning of a new year is a great time to pause, review, and reset your finances. A few simple check-ins now can help you stay on track and avoid surprises later in the year. Use this quick financial checklist to get started:

- **Review your budget**
Have your income or expenses changed? Update your budget to reflect current needs and goals.
- **Check your savings**
Are you contributing regularly? Even small, automatic deposits can add up over time.
- **Check your credit report**
Review your credit report for accuracy and watch for signs of identity theft or fraud
- **Plan for upcoming expenses**
Think ahead to taxes, insurance premiums, vacations, or major purchases and plan accordingly.
- **Set one financial goal for the year**
Whether it's building an emergency fund, paying off a loan, or saving for something special, having a clear goal helps keep you focused.

If you'd like help reviewing your accounts with us, our team is always here to help. A few small steps now can make a big difference all year long.

**SAVE A TREE, SIGN UP
FOR E-STATEMENTS**

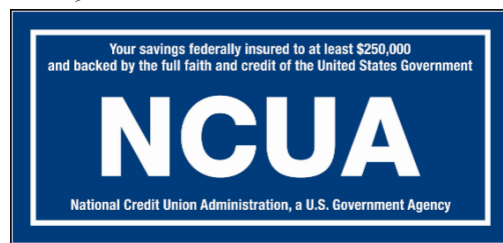


Grow with Us!!



January is
Financial Wellness
Month

Happy
New Year
2026



Start Saving Today for a
Stress Free Christmas

Now is the perfect time to open
a Christmas Club account

Automatic payroll
deductions or direct
deposits make saving
easy and your holiday
funds will grow
throughout the year!



Thank you to our members,
neighbors, and employees that
donated to our Food Drive!



Remote Deposit Now Available!



Download our app!



Deposit Checks Anytime, Anywhere

Holiday Closings

We will be closed on the following holidays:

New Year's Day
Martin Luther King Jr Day
Presidents' Day
Memorial Day
Juneteenth Day
Independence Day (observed), July 3rd
Labor Day
Columbus/ Indigenous Peoples' Day
Veterans Day
Thanksgiving Day
Black Friday
Christmas Eve
Christmas Day
New Year's Eve

Modified Hours:

Good Friday, April 3rd – Open 9:00 a.m. – 12:00 p.m.

Evergreen Advantage Program



We believe loyalty should be rewarded. With our Evergreen Advantage Program, you can lower your loan rate just by using the services you already enjoy.

For each of the following, receive a .25% rate discount (up to 1.00% total):

- E-Statements
- Full Direct Deposit from your employer
- Checking Account
- Western PA Visa Credit Card



That means more savings over the life of your loan- helping you achieve your goals faster. See today's rates on our website at www.westernpafcu.org.

* This does not apply to Home Equity loans, Visa Credit Cards, or Loan Specials.



APPLY FOR OUR
LOW INTEREST RATE
CREDIT CARD TODAY!!
12.75% APR*

*APR=Annual Percentage Rate. Member Eligibility required. Credit Cards are subject to credit approval.