

beyond
MONEY

MARCH, 2021

www.wildfirecu.org

March Loan Specials

Spring is around the corner, in fact we will celebrate the first day of spring on March 20th! What a great time to purchase that new vehicle you have been thinking about. And we have some great loan rates to help you make that purchase. From now through March 31st, Wildfire's secured auto loan rate is **as low as 2.27% APR***. Whether you are looking to update your vehicle or use your paid vehicle as collateral, now might be just the time to take action.

We are also offering a signature loan with the rate **as low as 7.17% APR*** during the month of March. It may be a perfect time to make that special purchase or to consolidate some of your debt at a lower rate. These rates are valid only through the month of March, so if you are thinking about making that purchase or consolidating those loans, don't miss out on these specials!

For more details, please call us at 800-227-2328 or 989-249-8200 or go to our website at www.wildfirecu.org



Secured Auto Loan
as low as
2.27% APR*
Through March 2021
*Ask for details. Subject to credit approval.

LENDER



Signature Loan
as low as
7.17% APR*
Through March 2021
*Ask for details. Subject to credit approval.

LENDER

*Loans are subject to credit approval. Featured rate does not apply to debt consolidations with terms greater than 60 months. Please call for details. Limited time offer.

Greetings from Your Team at Wildfire Financial Group

A new year is here, but you can still make your 2020 IRA contribution! Your deadline is April 15, 2021.¹

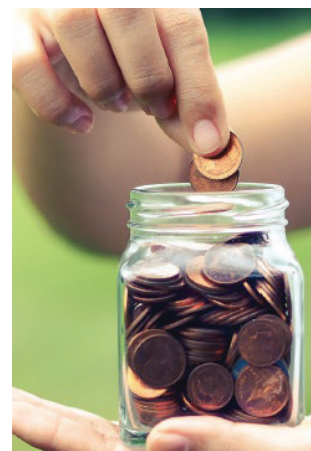
You can contribute up to \$6,000 into your IRA for the year of 2020. If you were age 50 or older in 2020, the limit is \$7,000. Those limits are for total IRA contributions; if you have multiple IRAs, that is the maximum you may contribute to all of them for 2020.²

Be sure you make your 2020 contribution by the deadline. Call or email us, we can help you arrange it.

We can also help you determine which type of IRA, Roth or Traditional, would be best for you!

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wildfire
financial group
investment, retirement
and insurance

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FR-3412413.1-0121-0223

1 – www.irs.gov/retirement-plans/ira-year-end-reminders [11/23/2020]

2 – www.irs.gov/retirement-plans/plan-participant-employee/retirement-topics-ira-contribution-limits [12/15/2020]

BE AWARE!

It is important to beware of scammers pretending to be from Social Security. Reports about fraudulent phone calls (many with local area phone numbers) from people claiming to be from Social Security continue to increase, and recent reports have indicated unknown callers are using increasingly threatening language in these calls. If you receive a suspicious call from someone alleging to be from Social Security, hang up, and then report details of the call to the Office of the Inspector General (OIG) at <https://oig.ssa.gov>.

Tax Season is Here

It's tax season, and we understand how confusing tax preparation can be. Wildfire Credit Union has tools to help you feel better prepared for whatever tax season throws your way. If you're getting a large refund or owe a large sum, it may be time to adjust your W-4 for 2021. A licensed CPA or online tax programs can help you with the most accurate filing possible.

With Wildfire's Banzai online financial literacy, many of the answers you need to know about tax preparation are at your fingertips. Check out <https://wildfire.learnbanzai.com/wellness/resources/completing-a-return> for more information.

Important Information

Daylight Savings Time

Don't forget to set your clocks forward on March 14th. Spring is just around the corner!

Social Media

Don't forget to follow us on Facebook and Instagram! These are great places to get up to the minute information on your credit union as well as fun giveaways!

www.facebook.com/wildfirecu
www.instagram.com/wildfirecu

LAUNCH Scholarship

What better way to launch your college career than to apply for an opportunity to win one of Wildfire's LAUNCH Scholarships. The application process is open to graduating high school seniors, undergrad and graduate students, and students of trade, vocational, and technical schools. What are you waiting for? Get a jump start in chasing your dreams and a chance to be one of the five winners of a \$1,000 scholarship!

Apply at: <https://www.wildfirecu.org/about-us/launch-scholarship>

Application deadline: April 30, 2021 @ 5:00 PM



Community Spotlight

Tuesday + Eat Local = 3X Rewards Points

Help us support our local restaurants, and you can earn 3 times the bonus points on your purchase! Wildfire Credit Union is challenging our members to support our local restaurants every Tuesday through April. **Tuesday + Eat Local = 3X Visa® bonus points!**

Every Tuesday from now through April 27, when you purchase food from one of our local restaurants, either by dining in or taking out, you will earn 3 times the points on your purchase. Now that's a win win!

Plus, if you post a picture and tag the restaurant where you purchased your food on our Wildfire Credit Union Facebook **Tuesday + Eat Local** post, you will be entered to win one of the \$25 Visa Gift Cards we are giving away.

Let's show our local restaurants some extra love on Tuesdays, and you can earn some love too with 3 times the bonus points. Watch for more Rewards point specials coming your way soon!



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



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