

# beyond MONEY

NOVEMBER, 2021

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

## about you...loan

Just in time for the holidays

Let's face it, it's been another challenging year, and making ends meet hasn't been easy either. Our "about you...loan" is an easy way to give you a little help, especially as we head into the holidays.

Now through December 31st, Wildfire is offering a \$1,000 signature loan with no credit check.\* Whether it is for everyday expenses, repairs or even holiday shopping, this money can be used for anything you want.

For more details or to apply, visit our website at [www.wildfirecu.org/about-you-loan](http://www.wildfirecu.org/about-you-loan), or contact our Call Center at 989-249-8200 or 800-227-2328.

Once processed, funds will be deposited directly into your Wildfire Credit Union account and available for use.

Make your day a little brighter...at Wildfire, "It's about you...always"

\*\$1,000 @ 22.377% APR (which includes a \$30 non-refundable application fee) = 12 monthly payments of \$90.97. You must have a direct deposit going into your Wildfire Credit Union account for at least 30 days and provide documentation of 6 months of verifiable income that is likely to continue at time of application. Some exclusions apply; please contact the credit union for details. APR = Annual Percentage Rate. Offer ends 12/31/2021. Equal Housing Lender



## Wildfire Rewards Visa®

The holidays are quickly approaching and there is so much to do! Why not get some help with all those shopping needs with a Wildfire Rewards Visa card? Not only do we have rates as low as 8.9% APR\*, we offer Wildfire Rewards. Your Wildfire Visa card will automatically start earning 1% cash back on all your purchases. And the best part is that your points start accumulating right away and can be turned into cash. Maybe with that cash you can even treat yourself to a special holiday gift. Then, watch your email for special bonus points days during the holiday season.

\*Subject to credit approval



## Visa® Gift Card

Not sure what to get that "hard to shop for" person on your holiday gift list? Why not a Visa Gift Card?

Gift cards were once considered impersonal, but they are now considered to be the perfect holiday gift. They are practical, convenient and you can choose the amount.

Stop by any of our branches today to purchase that "perfect holiday gift".



## December Skip-a-Payment is in the Mail

The holidays will soon be here and we want to help boost your gift and celebration budget by skipping up to two payments on your qualifying loan(s) at Wildfire Credit Union.\* You can choose to skip December and January.

Our Skip-a-Payment letters went out to our eligible members, or if we have your current email address they are sent to that email address, check your in box. If you would like to have a little extra cash for holiday shopping, just follow the instructions on the form sent. Do not let time pass you by, this offer is limited. We must receive your form no later than November 25, 2021 to skip your December payment.

\*Excludes all real estate, mobile/manufactured homes, loans still amortizing over 10 years, credit card accounts, Prestige, QwikChek, new loans opened after April 30, 2021 and loans with balances outstanding of less than \$1,000. Loans with a Balloon feature: Loans Ballooning in the months of November, December and January are ineligible for the skip program. Please note: skipping a payment on a Balloon Loan will increase the final Balloon payment. If collateral protection insurance has been added to your loan or if you have received payment relief with a loan modification, like interest only payments, your loan may not be eligible for skip-a-pay. Credit cards are not eligible for this Skip-a-Payment offer; watch your Visa statement for details on our special Visa offer.

### Holiday Hours

Thanksgiving, November 25-27  
Closed

Christmas Eve, December 24  
Open Until 1:00 p.m.

Christmas, December 25  
Closed

New Year's Eve, December 31  
Open Until 1:00 p.m.

New Year's, January 1, 2022  
Closed

### Calendars

Calendars are now available at all of our branches for pick up. These include wall and pocket calendars.

## Community Spotlight

### Come Join Us!

Impact Saginaw and Alpha Media are partnering to share some joy this holiday season with Covenant Kids. We will be lighting up the sky every night at 8pm starting December 6th through the 10th at the Covenant Main Campus located at 1000 Houghton Avenue in Saginaw. Everyone is welcome to attend and we are asking for gift donations for the kids at Covenant. Arrival time starts at 7:45pm.

There will be cookies provided by Tim Hortons, and Starbucks hot chocolate provided by the Covenant Health Care Gift Shop. Each night will have a different musical act for entertainment and then we will all shine our lights to the kids' windows at 8pm. We will also have the local fire department, police and MMR out to shine their lights as well. Don't miss out on the fun!

The first 50 people that show up will receive a free flashlight provided by Impact Saginaw.

#### 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)