



This month, discover simple ways to stay protected and make the most of your membership - from auto loans to home projects, plus opportunities to get involved with your credit union community.

YOU'RE INVITED:
Annual Meeting & Member Celebration

Celebrate with Waterfront Credit Union at our **63rd Annual Meeting & Member Appreciation Celebration on Thursday, June 4, 2026**-in person or virtually.

Enjoy a food truck from 12:00–4:00 PM, with the meeting starting at 4:00 PM.

We hope to see you there!



Promotion Spotlight



**GET INTO YOUR NEXT RIDE
For Less**

Thinking about a new ride? With auto loan rates as low as **3.64% APR***, Waterfront Credit Union makes it easy to finance new or used vehicles-or refinance and potentially lower your current rate.



Ready to hit the road?

Get Started Today

*APR = Annual Percentage Rate. Auto loan rates as low as 3.64% APR. Stated rates are the lowest available for qualified borrowers and include all applicable discounts. Actual rate may vary based on creditworthiness, loan amount, term, and collateral. Rate discounts available on select loan products. All loans subject to credit approval. Membership required. Terms and conditions apply. Rates and offers subject to change without notice.

Promotion Spotlight



SPRING PROJECTS

Start Here

Planning home updates? Tap into your home's equity instead of high-interest credit cards. With rates as low as **6.75% APR***, no application fees, and flexible access to funds, a HELOC from Waterfront makes it easy to get started.



Start your Spring projects today.

[Learn More & Apply](#)

*APR = Annual Percentage Rate. As low as 6.75% APR is effective as of January 1, 2026, and is subject to change without notice; rates based on creditworthiness. Home Equity Line of Credit has a variable rate based on Prime, as published in the Wall Street Journal, and is subject to change during the term of the loan. No closing, application, or processing fees apply. Reconveyance fees to be paid by borrower. Borrow up to 80% of your home's value; the maximum loan amount is determined by the amount of equity in your home. All loans are subject to credit approval and standard underwriting guidelines. Financing available on homes in Washington and Oregon. Consult a tax advisor regarding potential tax benefits. Additional terms and restrictions may apply. Contact the Credit Union for full details.

Community Spotlight



MEMBERS IN ACTION:

Show Us What You're Working On

Share a photo of what you are working on for a chance to **win a \$200 gas card***-one member is selected each quarter!

How to participate:

- **Option 1:** [Submit your photo online](#)
- **Option 2:** Post on social
Share your photo and tag **@WaterfrontFCU**



We can't wait to see you in action!

Start sharing today!

[Submit a Photo Online](#)

*No purchase necessary. One entry per person per quarter. One winner selected at random each quarter. Odds depend on entries received. Must be a member to enter. See official rules for details.

Financial Wellness



WATCH YOUR BACK:

Stay One Step Ahead of Scammers

Scammers are getting more convincing-and they're counting on you to act fast without thinking.

Watch for common scams like:

- Urgent texts or calls about your account
- Fake job or side hustle offers
- Payment requests using gift cards or apps

Stay protected:

- Slow down when something feels urgent
- Verify before you act
- Never share personal information through unexpected messages

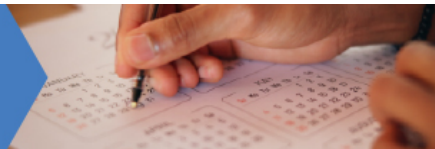
A few simple habits can go a long way in protecting your money and your peace of mind.



Read the full blog for more information.

[Read More](#)

For Your Calendar



SAVE THE DATE:

Credit Union Holiday Closures

Memorial Day

Monday, May 25, 2026

Juneteenth Freedom Day

Friday June 19, 2026



Tell Us How We're Doing

Take our quick survey and be entered to win a \$25 gift card.*

[Take Survey](#)



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