

\$THREE MILLION



Each year your Credit Union strives to do as much as we can to give back to you by expanding our range of products, adding new branches, new delivery channels, and offering highly competitive rates with little to no fees. We value your loyalty and support and appreciate when you consider Western first for your financial services.

During 2014, membership participation resulted in a much stronger year than anticipated for your Credit Union. Unlike a bank, Western is a financial cooperative where borrowers help savers, and savers help borrowers—the more business you do with us, the more all members benefit.

Based on this cooperative activity throughout the past year, **your Board of Directors has decided to return \$3 Million to the Western membership.**

Eligible members will receive an amount from \$5 to \$42 in their Primary Savings Account on January 30, 2015. Your distribution amount is based on your account activity between January 1 and December 31, 2014. For further details, visit us online at western.org.

By choosing Western, you and your fellow members are taking part in something different, something better. Thank you again for being part of the Western family and considering us first for your financial services.

Western
CREDIT UNION

Box 10018
Laguna Beach, CA 90267

IF SERVICE REQUESTED

\$THREE MILLION



It's time for something **TREMENDOUS!**
SEE INSIDE!