

To enrich and empower the lives of our members!

# share

WINSTON-SALEM  
Federal Credit Union



Spring Newsletter 2025

## FRAUD & ACCOUNT PROTECTION

With the recent rise in fraud and scams, make sure you're protecting yourself and your accounts:

1. **Scrutinize any unexpected communications** and validate the legitimacy of any employers, institutions, or experts you connect with.
2. **Never share sensitive information** and never open/click links unless you're 100% certain you know who is asking.
3. **Beware of urgent requests.**
4. **Change your passwords regularly** and set up account notifications.
5. **Make sure the contact info on your accounts is up to date** and reach out to our Contact Center if you are leaving the country.

Branch: 336.231.5100  
Website: [www.mywsfcu.org](http://www.mywsfcu.org)



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NCUA.

## A MESSAGE FROM JOHN JAMESON

Dear Members,

It's been three months since our merger with Self-Help Credit Union, and I wanted to take a moment to check in with you, share an update, and look ahead to what's next.

First and foremost, I want to reassure you that the heart of Winston-Salem Credit Union remains the same. You're still greeted by the same friendly faces in our branch and the same helpful voices when you call. While our official name has changed to Winston-Salem Credit Union, a Division of Self-Help Credit Union, we're still here, serving you with the same commitment to putting members first.

So, what's changed so far? We now offer greater convenience and a variety of mortgage loan products, including options for first-time homebuyers. You may have noticed higher dividend rates on savings and money market accounts, including our Vacation and Christmas Club accounts. If you've taken out a new loan, you may have even seen lower interest rates. Plus, because the required membership share amount was reduced from \$25 to \$5, many of you now have an extra \$20 available in your account that was previously on hold.

The biggest changes — and opportunities — are still ahead. Later this year, we'll integrate our core banking systems. When that happens, you'll gain access to 37 Self-Help branches across five states, including 24 right here in North Carolina. You'll also have access to an expanded lineup of financial products, including small business lending, home equity lines of credit, credit cards, credit builder loans and more.

Another exciting update: Our field of membership has expanded! Now, anyone who lives, works, or worships in Forsyth or Guilford County is eligible to join. That likely includes a lot of your friends and coworkers, so if you know someone looking for better banking options, send them our way!

Change can be an adjustment, but I hope you'll find that this merger brings nothing but positives — better rates, more services, and a stronger future for our members and our community. As always, we're here for you. If you have any questions, just stop by or give us a call.

Thank you for being part of our credit union family.

John Jameson  
Manager, Winston-Salem Credit Union,  
a Division of Self-Help Credit Union



## CHANGES TO FUNDS AVAILABILITY

Effective July 1, 2025, we are increasing the amount available for withdrawal by checks not subject to next day availability to \$275 up from \$225, next day availability. We will no longer make \$225 available same day. In addition, the amount available for withdrawal on exception holds for large deposits, new accounts and the amount for determining a repeat overdraft is increasing to \$6,725 up from \$5,525. **For more information, please contact us at (336) 231-5100 or visit us online at [www.mywsfcu.org](http://www.mywsfcu.org)**