



WOMEN'S SOUTHWEST FCU
Women's Southwest Federal Credit Union
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Your savings federally insured to at least \$250,000
 and backed by the full faith and credit of the US Government

NCUA
 National Credit Union Administration, a U.S. Government Agency

SAVINGS SIMPLIFIER SUB-ACCOUNTS SKILLFULLY SOLVE SALLY SMART'S \$AVING\$ SHORTAGES

Sally Smart had problems:

- (1) She had *plenty* of money in her checking account *until* her bills for insurance and taxes arrived;
- (2) She *wanted* to save for vacations but always ended up putting them on her credit card instead.

Sally's main WSFCU account is #0000. She opened 3 Savings Simplifier sub-accounts:

- #0000-1 for car insurance
- #0000-2 for property tax
- #0000-3 for vacations



She looked at her old property tax bill and divided it by 12. She asked her car insurance company how much *lower* her premiums would be if she paid semi-annually instead of monthly. She divided her 6-month premium by 6. She estimated the cost of her next trip and divided her estimate by 12.

Each month she sends to WSFCU *one* check with a note showing how much \$ to put in each of her 3 Savings Simplifier accounts.

When her insurance bill arrives she withdraws \$ from account #0000-2.

When her property tax bills arrive, we send her checks from #0000-3.

When vacation time rolls around, she uses her credit card, as she did before. But she knows in advance what her spending limit is. When she returns from her trip, we send her a check from #0000-4. She uses it to pay her credit card bill in full before the end of her grace period. That way, she pays *no* interest on her vacation.

"If the money isn't sitting around in my checking account," Sally says, "I don't spend it. *All* of my Savings Simplifier sub-accounts appear on *one* statement."

Now *you* can do something similar. You can deposit to your WSFCU sub-accounts through: a payroll deduction *or* an automated withdrawal we'll set up for you *or* a "bill-pay" plan at your *other* checking institution. And, of course, you can always mail a check or money order to us in a pre-printed envelope (just let us know how many you need).

How will *you* sort your money—and hide it where you can't see it?

Savings Simplifier (or "sub-accounts") require a minimum balance of \$25 to keep open and \$251 Average Daily Balance to earn dividends. (Minimums are subject to change. See "Truth in Savings Disclosure" on our Web site for details.)

Contact us. Let us know *how many Savings Simplifier accounts you wish to open*. You may have as many as 9. *If* the signer(s) on your new sub-accounts will be the same as the current signer(s) on your regular Women's Southwest savings account, you may open them by phone *or* e-mail. If you prefer, complete and return the coupon below.

If the signers will be *different* from those on your regular savings account, contact us to request Savings Simplifier signature cards and forms.

Let us help you *organize* your spending and simplify your life.

------(fax; clip & mail; *or* type into an e-mail)-----

Print Name _____ Current WSFCU Savings Acc't # _____

Check:

I would like to open: one two three four five six seven eight nine sub-accounts

1. **No change in signers:** please transfer \$ _____ (minimum of \$25 per account) from my regular WSFCU savings to open each sub-account. *After* the transfer there will be at least \$25 left in my main account. (If there won't be, open as many as you can without taking the balance of my main account below \$25.)

2. **Different signers:** the signers on my new sub-account(s) will be different from those on my main account. Send me enough signature cards to open the number of accounts I have checked above

3. **Payroll deduction:** I want to start one. Send the forms to me *via*: 1st class mail e-mail to this e-dress:

_____ Fax them to my attention (_____) _____