



WEST METRO
SCHOOLS
CREDIT UNION

www.wmscu.org

What is a credit union?

Credit unions are a not-for-profit financial cooperative, democratically controlled by its owners/members. They focus on helping their members save, borrow and receive affordable financial services.

*“People
Helping
People”*

Deposit Accounts

Share Savings

A flexible, daily interest earning account

Share Draft

An interest-earning checking account with no monthly fee, no minimum balance, free debit card. Access to surcharge-free ATM withdrawals and deposits at US Bank branch office ATMs

Super Star Savers Youth Savings

Our youth savings program (0 – 17 years of age) Earn great rate plus receive free a superhero cape with every Super Star Savers account opened

WINcentive® Savings

A savings account that offers you the chance to win cash prizes (monthly, quarterly and annually) from a state-wide drawing.

Money Market

A savings account that is a tiered, variable rate daily interest account. Higher interest rates than a regular share savings, with a low minimum balance.

Certificates of Deposit

Certificates are available in 6, 12, or 24 month terms at a guaranteed rate of interest.

Individual Retirement Accounts

Traditional IRA and Roth IRA accounts are available.

Loan Products

Vehicle Loans

Competitive rates on cars, trucks and vans

Recreational Vehicle Loans

Motorcycles, boats, snowmobiles,
ATV's, RV's and campers

Home Equity Line of Credit

No closing or application costs
15 year payback
Rates based on prime rate

Personal Line of Credit

Unsecured loan

VISA Credit Card

Rates as low as 10.9% APR
No annual fee
Cashback rewards

Overdraft Line of Credit

Protects you from overdraft/NSF fees

Share/Certificate Secured

Borrow against savings while earning interest

Loan Partnerships



Apply for student loans with
a link on our web site.



Purchase and refinancing options.
Conventional, FHA, VA, Jumbo, First Time
Homebuyers and USDA Rural Development.
Locally owned and operated.

NMLS #322842

Services

Internet Banking

Check balances and
transfer from your
computer

Mobile App

Check balances and
transfer from your
smartphone

Remote Deposit

Deposit check by
taking a picture

Bill Pay

Pay bills online using
our online system

eStatements

Statements online

VISA Gift Cards

No issue fees

Notary Services

Free to members



Hopkins Office:

1001 Highway 7, Ste 249
Hopkins, MN 55305
(952) 988-4165

Edina Office:

5701 Normandale Rd, Ste 161
Edina, MN 55424
(952) 848-4282

Wayzata Office:

305 Vicksburg Ln N, Conf Rm A
Plymouth, MN 55447

All accounts insured up to \$250,000

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

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