

THE BOTTOM LINE

Fall 2023

KIDS DAY

WEPCO celebrated Kids Day on Tuesday, July 18, 2023. Thank you to all our contest participants!

Our winners were:



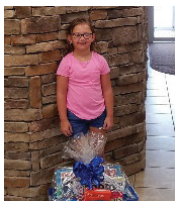
GUTHRIE WILSON



BRECKLIN MARSH



TAVEN LAMBERT



KINSLEY PENNINGTON

NOT PICTURED: ALLISON MCMAHON

Two **NEW** Branches to Serve You!

On July 1, 2023, the merger of Potomac Federal Credit Union to WEPCO was complete, adding two new locations in Cumberland to serve you. Both new locations are full service including ATMs.

Their hours of operation are:

Paca Street Branch – 215 Paca Street, Cumberland, MD 21502

Lobby Hours

Monday - Thursday
9:00 AM - 4:30 PM
Friday
9:00 AM - 5:00 PM
Saturday
9:00 AM - 12:00 PM

Drive-Up Hours

Monday - Thursday
9:00 AM - 5:00 PM
Friday
8:30 AM - 6:00 PM
Saturday
8:30 AM - 12:00 PM

Oldtown Road Branch – 1101 E. Oldtown Road, Cumberland, MD 21502

Lobby Hours

Monday - Thursday
9:00 AM - 4:30 PM
Friday
9:00 AM - 5:00 PM
Saturday
Closed

Drive-Up Hours

Monday - Thursday
9:00 AM - 5:00 PM
Friday
9:00 AM - 6:00 PM
Saturday
Closed

WEPCO Debt Shield



Whether you're taking out a WEPCO loan to make home improvements or buy a vehicle, play it safe with **WEPCO Debt Shield**.

Protected events include:

- Loss of life
- Disability
- Involuntary unemployment

Ask a loan officer about protecting your loans today!

We would like to proudly announce our Employee of the Second Quarter KATHY BRADLEY



Jessica Ronnenberg, Keyser Branch Manager, stated that "Kathy is an asset to WEPCO

and its members. She is very knowledgeable and takes pride in her position. As a trainer, she uses her knowledge and experiences to benefit not only the trainee but the members they will service. She is very focused on making sure her members get the products and quality service they want and need."



Federally insured by NCUA.

800.292.8139 • www.wepcofcu.com

Everything We Do, We Do for You!

For hours of operation and branch fax numbers, visit our website.

MAIN BRANCH

204 NORTH BRANCH AVENUE
PO BOX 157
BLOOMINGTON, MD 21523

OAKLAND LOBBY BRANCH

12826 GARRETT HIGHWAY
OAKLAND, MD 21550

OAKLAND DRIVE-UP

130 NORTH FOURTH STREET
OAKLAND, MD 21550

KEYSER BRANCH

459 NEW CREEK
KEYSER, WV 26726

KINGWOOD LENDING BRANCH

202 WEST MAIN STREET
KINGWOOD, WV 26537

LAVALE BRANCH

12511 WINCHESTER ROAD
LAVALE, MD 21502

OLDTOWN ROAD BRANCH

1101 EAST OLDTOWN ROAD
CUMBERLAND, MD 21502

PACA STREET BRANCH

215 PACA STREET
CUMBERLAND, MD 21502



TWO GREAT WAYS TO EARN MORE:

Kasasa® Cash

Earn a Higher Rate of Return on
balances up to \$10,000!

Kasasa® Cash Back

Earn Cash Back on Debit Card
Purchases up to \$300!

Visit our website for our
New Higher Rates!

*APY - Annual Percentage Yield. Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. Qualifications, rates, rewards, fees, account specifics and restrictions may vary by account. Advertisements and rewards are based on all account qualifications being met during each cycle period. Contact us for terms and conditions. Kasasa is a trademark of Kasasa, Ltd., registered in the U.S.

Ask for **KASASA®**



Christmas is Right around the Corner!

Christmas club transfers were posted on October 1 in advance of the upcoming holiday season. Restart your club for next year! Don't have a Christmas Club account? Start one now and save for next year's shopping!



Haven't made a transaction to your account in a while?



If your account has been inactive after so many years, we are required by law to close and remit your account funds to the state. We encourage you to keep your account active by conducting transactions to avoid this.

If your account is close to being remitted, we will send you up to two notices in July and September, requesting that you either do a transaction or that you sign the bottom of the notice, stating you wish to keep your account active, and send it back to us. Otherwise, we will remit at the end of October.

800.292.8139 • www.wepcofcu.com



INTERNATIONAL Credit Union Week

October 16-20, 2023

Visit us each day to help us celebrate with other credit unions around the world about what it means to be a credit union member! Be sure to follow us on Facebook, Instagram, and Twitter to learn more about each day's focus.

Volunteers Needed! Become a WEPCO Director

Our 74th Annual Membership Meeting is scheduled for Friday, March 1, 2024. This will be a brief meeting held at the Bloomington branch with light refreshments. In accordance with the Bylaws of WEPCO Federal Credit Union, the following have been appointed by the Board of Directors to the Nominating Committee: Diana Dayton, Cheryl Smith, Barry Lancaster, and Cody Morton.

If you are interested in joining the Board of Directors, please contact the Nominating Committee or any WEPCO manager. Volunteers are always needed and encouraged to participate in working towards the betterment of their credit union. Although there is no pay, the rewards are many. The deadline for the Nominating Committee to submit their slate of nominees to the Board Secretary is Friday, November 17, 2023.

You may also seek nomination through petition, which must be submitted by Friday, January 26, 2024. Official petition forms must be used, which may be obtained from us, and petitions must be signed by one percent (1%) of the membership. In addition to the petition, please provide a signed statement indicating a willingness to serve, qualifications, and personal background.

For complete details, please contact Tonya Smiley, HR Officer, at 800-292-8139 or e-mail tonyas@wepcofcu.com.



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FRAUD FLASH

Fraud Flash - Fraudulent Job Offers

Fraudsters are quick to take advantage of people looking for new employment opportunities. They will use the prospect of income to deceive others without their knowing.

To be convincing, they pose as recruiters for well-known companies. They post messages on job posting websites, such as [Indeed.com](https://www.indeed.com), and tell people that they have the qualifications they are looking for in a new job. Once people are interested, they'll forward job duties and benefits and conduct an interview, usually virtual, to persuade them to accept.

Once "employed," these recruiters can

- Ask for personal information (SSN, account number, etc.) or money to complete their employment. They then disappear with these resources to commit identity theft or other crimes.
- Send a bill for office equipment or supplies and ask for payment using cash, gift cards, or payment transfer services like Zelle. Victims send the money but never receive the equipment or supplies.
- Under the guise of "quality control," send victims several merchandise and ask them to dispose of the original box, repackaging, and ship to another address. This merchandise is stolen, and fraudsters want others to hide this nature by repackaging it as legitimate.

To avoid these scams, never give out personal information or money upfront, and make sure the job position is legitimate with the company. Research the company in more detail and contact it through official phone numbers.

DATES TO REMEMBER

Columbus Day • Monday, October 9, 2023 (closed)

International Credit Union Day (ICU) • Thursday, October 19, 2023

Veterans Day • Observed Friday, November 10, 2023 (closed)

Thanksgiving Day • Thursday, November 23, 2023 (closed)

Christmas Day • Monday, December 25, 2023 (closed)

New Year's Day • Monday, January 1, 2024 (closed)

Don't forget to set your clocks back an hour on November 5!



Operating Statistics as of June 30, 2023

Assets	\$347,965,398
Shares	\$297,622,821
Loans	\$250,087,423
Members	39,863

The Early Saver's Club

Here are the names of our "newest" members of the Early Saver's Club.

Acie Amos-March 2023

Oakley Drennan-April 2023

Viola Whitehair-February 2022

Lexie Wilt-June 2023

All children under one year of age or adopted within the last year are eligible to join. They will receive a WEPCO Puppy and we will begin your child's savings with a \$10 deposit. If you have recently been blessed with an addition to your family, let us start off your child's financial future.

