



THE BOTTOM LINE

Spring 2023

33rd ANNUAL SCHOLARSHIP PROGRAM



The **2023 Scholarship Applications** are now available for high school seniors, online or from your local school guidance counselor. One student from each high school will **win a \$1,500 scholarship!***

For details, see your school guidance counselor or visit www.wepcofcu.com. The deadline to apply is **Friday, April 15, 2023.**

*Available for high school seniors in our field of member: Allegany High School, Bishop Walsh School, Calvary Christian Academy, Center for Career & Technical Education, Fort Hill High School, Mountain Ridge High School, Northern High School, Southern High School, Frankfort High School, Keyser High School, Mineral County Technical Center, Preston High School, Tucker High School

WEPCO Welcomes Potomac Staff!



The employees of Potomac were welcomed to the WEPCO family during an employee introduction reception on January 30, 2023. Also present were several directors and management team members of both credit unions.

Employee of the Quarter

CONGRATULATIONS!
Keely Shoemaker
4th Quarter 2022



Jessica Ronneberg, Keyser Branch Manager, stated that

"Keely does a phenomenal job switching between Loan Officer and fill-in Bookkeeper and always gives 100% at everything she does. She always has a positive attitude, smiles and helps anyone without any hesitation."



Federally insured by NCUA.

800.292.8139 • www.wepcofcu.com

For the most current hours, please visit our website. All times are subject to change.

MAIN OFFICE

204 North Branch Avenue, P.O. Box 157

Bloomington, Maryland 21523

Fax 301.359.3683

Drive-up Only

MONDAY - THURSDAY

9:00 AM - 5:00 PM

FRIDAY

8:30 AM - 5:00 PM

SATURDAY

CLOSED

OAKLAND BRANCH

12826 Garrett Highway

Oakland, Maryland 21550

Fax 301.334.1544

MONDAY - FRIDAY

9:00 AM - 5:00 PM

SATURDAY

9:00 AM - 12:00 noon

OAKLAND DRIVE-UP

130 North Fourth Street

Oakland, Maryland 21550

MONDAY - TUESDAY

8:00 AM - 4:00 PM

WEDNESDAY - THURSDAY

9:00 AM - 5:00 PM

FRIDAY

8:30 AM - 6:00 PM

SATURDAY

9:00 AM - 12:00 noon

KEYSER BRANCH

459 New Creek Highway

Keyser, West Virginia 26726

Fax 304.788.5398

MONDAY - THURSDAY

9:00 AM - 4:30 PM Lobby

9:00 AM - 5:00 PM Drive-Up

FRIDAY

9:00 AM - 5:00 PM Lobby

8:30 AM - 6:00 PM Drive-Up

SATURDAY

9:00 AM - 12:00 noon Lobby

8:30 AM - 12:00 noon Drive-Up

KINGWOOD LENDING BRANCH

202 West Main Street

Kingwood, West Virginia 26537

Fax 304.329.6421

MONDAY - FRIDAY

9:00 AM - 5:00 PM

SATURDAY

9:00 AM - 12:00 noon

LAVALE BRANCH

12511 Winchester Road

LaVale, Maryland 21502

Fax 301.729.9415

MONDAY - THURSDAY

9:00 AM - 4:30 PM Lobby

9:00 AM - 5:00 PM Drive-Up

FRIDAY

9:00 AM - 5:00 PM Lobby

8:30 AM - 6:00 PM Drive-Up

SATURDAY

9:00 AM - 12:00 noon Lobby

8:30 AM - 12:00 noon Drive-Up



Dates to Remember

Easter • Sunday, April 9, 2023

Member Appreciation Day • Monday, April 24, 2023

Evergreen Heritage Center's • Sunday, May 21, 2023
Spring Festival

Mother's Day • Sunday, May 14, 2023

Delfest • May 25 – 28, 2023

Memorial Day • Closed Monday, May 29, 2023

Father's Day • Sunday, June 18, 2023

Juneteenth • Closed, Monday, June 19, 2023

First Day of Summer • Wednesday, June 21, 2023

Independence Day • Closed, Tuesday, July 4, 2023



Operating Statistics as of December 31, 2022

Assets \$322,841,572

Shares \$283,222,750

Loans \$195,029,908

Members 34,207

MARK THE DATE Member Appreciation Day



Monday, April 24 2023, our 13th Annual Member Appreciation Day! Be sure to come out and help us celebrate YOU!

\$25 Hourly Door Prizes • Grand Prize of \$250

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WEPCO Annual Meeting

WEPCO Federal Credit Union held its 73rd Annual Membership Meeting, Friday, March 3, 2023, 5:30 PM at the Bloomington Fire Hall in Bloomington, Maryland.

The evening began with Walt May, Board Chairman, welcoming members to the meeting. Diane May gave the invocation. Light refreshments were available to everyone present. Employees, Directors, and members spent time socializing.

Walt May then came forward and introduced the board, management, staff and guest present: Board of Directors present were Walt May, Chairman; Mark Alexander, Vice Chairman; Mark Bittinger, Treasurer; Diana Dayton, Secretary; Barry Lancaster, Director, and Cody Morton, Director. Management present were Becky McKenzie, President; Michelle McElwain, Senior Vice President; Bobby Alkire, Chief Financial Officer; Terry Apple, Compliance Officer; Kristie Hamilton, Loan Operations Manager, Tonya Smiley, Human Resource Officer; Marcie Lyons, Deposit Operations Specialist; Brandy Roderick, LaVale Branch Manager; Jennifer Ravenscroft, IT Manager; Rachel Ford, Oakland Branch Manager; Heather Kirk, Collection Manager; and Jessica Ronnenberg, Keyser Branch Manager. Current and past employees present were Crissy Fazenbaker, LaVale Loan Officer, Michelle Morris, LaVale MSR, and Sue Fazenbaker, retired Oakland Loan Officer. One special guest was present: Jeff Conner of Fike, Conner and Associates.

Walt then conducted the business meeting. Motions to accept the 2022 Annual Report as written were given by Tom Clayton and Sue Fazenbaker. Walt then asked Jeff Conner to come forward. Jeff stated, "WEPCO has great staff, management and board and it shows in the longevity of staff and their willingness to coordinate with each other. WEPCO has \$322 million in assets and by adding two more branches in Cumberland through the merger with Potomac Federal Credit Union, that will greatly increase. Your credit union is well suited to handle the rise of interest rates." Walt concurred with Jeff. Walt then asked to close the business meeting. Joe Shillingburg and Jonathon Dayton made the motion to close the meeting.

Walt then asked Tonya Smiley to come forward and present service awards:

30 Years of Service

David Wildesen, Mortgage Specialist
Lori Taylor, Bookkeeper

25 Years of Service

Tonya Smiley, HR Officer

20 Years of Service

Keely Shoemaker, Loan Officer
Brenda Beckman, Loan Officer

15 Years of Service

Crissy Fazenbaker, Loan Officer
Michelle Morris, MSR
Patricia Falkner, MSR
Heather Kirk, Collection Manager

10 Years of Service

Melissa Brady, MSLO
Jessica Ronnenberg, Branch Manager

5 Years of Service

BJ Schroyer, MSR
Tonya asked for Diane Dayton and Marcie Lyons to help with the door prizes. Marcie pulled all the door prize tickets, including the grand prize. The meeting ended at 6:15 PM.

Door Prizes winners were: Grand Prize \$250 VISA Gift Card won by Brooke Morton; \$100 gift card won by Barb Alexander and Gloria Shillingburg; and \$25 gift cards were won by Haley Ronnenberg, JoAnn Bernard and Judy Thomas.



FRAUD FLASH

Fraudulent Text Messages

Have you ever received a text on your smartphone about a bill you haven't paid, a purchase needing shipped, or an account needing re-activation? The text may come from a company you recognize or may have an account with, and it will include a link to resolve the "problem."

If you tap the link, your phone will go to a website where either it will ask for your password/personal information or install malware. These texts are a variation of a phishing scam known as "smishing," and like phishing, a fraudster will send a text from a company you may deal with or trust, and it will state some urgent matter that needs to be resolved immediately. The purpose is to convince you to tap the link provided and steal your personal information.

The good news is many of the ways to protect yourself against phishing scams will work for smishing scams as well:

- Never respond to a text that sounds too good to be true or asks you to verify something you may not have initiated. Responding to these texts may encourage more of them in the future.
- If you are asked to verify your information, account, or purchase, do not respond to the text itself. Verify with the company through a contact method you trust (for example, phone number on the official site).
- Add your phone number to any available Do Not Call lists or spam reporting services. These services can reduce the number of smishing texts that reach your phone.
- Report and block these texts as spam on your phone.

Dollar Dog is Here to Make Sense of Dollars and Cents!

Sign your child up for the Dollar Dog Kids Club and get them excited about saving!

Your child can have fun while learning to save with age-appropriate goals and activities. Ask us how your child can join the Dollar Dog Kids Club or visit our website.



Here's a tip from Dollar Dog: Whether it's from a birthday, a holiday, or just helping out around the house, the next time your child receives money, be sure to set some of it aside. After a few weeks or months, bring your child to WEPCO to deposit to their Early Savers Account. They'll be surprised how much they saved!

Kasasa® Cash Back Checking

Cash Back on Everyday
Debit Card Purchases

Earn up to
\$144*
Per Year

*Visit wepcofcu.com for complete details and disclosures



The Early Saver's Club

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

Anna Whiteman-March 2021

Kaiden Resh-August 2022

Rubi Evans-September 2022

Zyra Dixon-November 2022

Finley Beckner-December 2022

Gunner Rush-December 2022

Bentley Lantz-January 2023

Emersyn McClintock-September 2022

Christopher Newton-April 2022

Rhett Speir-June 2022



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 the Credit Union start off your child's financial future.