



# THE BOTTOM LINE

Summer 2023

## KIDS DAY



### Mark your calendar for Kids Day - Tuesday, July 18!

Visit one of our branch locations with your children 0-17 so they can enter for a chance to win a Superhero Sized Prize that includes a FireHD 8 Plus, games and more valued at \$150\*! Super powered give-a-ways while supplies last!



\*Must visit a branch and enter to win. Entry submissions constitutes permission to use the name and image our on website, newsletter and social media platforms. Random winners selected from all entries. Five Winners will be selected.

### Adopt-a-Highway Clean-up – Saturday, May 27

WEPCO completed its first clean-up of its part of Route 36! Thank you Walt May, Board Chairman; Brandy Roderick, LaVale Branch Manager; Terry Apple, Compliance Officer and Hunter Roderick for doing your part to keep our community clean!



### WEPCO Federal Credit Union would like to proudly announce our 2023 First Quarter Employee of the Quarter **BRANDY RODERICK**



Becky McKenzie, President, stated that "Brandy leads the employees of the LaVale branch with a positive teamwork approach that holds each employee accountable for fulfilling their job responsibilities to serve our members. She always puts the member first and makes herself available when they need her assistance. Brandy takes pride in the job that she does and represents WEPCO in the utmost professional manner."



Federally insured by NCUA.

800.292.8139 • [www.wepcofcu.com](http://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

### LAVALLE BRANCH

12511 WINCHESTER ROAD  
LAVALLE, MD 21502

### OLDTOWN ROAD BRANCH

1101 EAST OLDTOWN ROAD  
CUMBERLAND, MD 21502

### PACA STREET BRANCH

215 PACA STREET  
CUMBERLAND, MD 21502



## Purchasing your tickets at WEPCO can save you \$\$\$\$\$

### DISCOUNT PARK TICKETS

Kennywood....\$38.99

Savings \$6

children under 2 are free

Idlewild.....\$35.99

Savings \$4

children under 2 are free

With discount tickets from  
WEPCO, you can skip the ticket  
line, present your ticket, and  
enjoy the fun, the sun, and the  
thrills of the amusement park!

## Kasasa® Cash!



## Earn a Dividend Rate Above the National Average

### 3.00% APY\*

Balances up to \$10,000

\*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®**

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# Education

## 33rd Annual WEPCO Scholarship winners

Congratulations to the following students for winning our award! We wish them the best of luck as they pursue their education this fall.



**Nathan Armentrout**  
Frankfort High School



**Brent LeMay**  
Southern Garrett High School



**Matthew Yoder**  
Northern Garrett High School



**Chase McKenzie**  
Allegany High School School



**Nora Seese**  
Preston High School



**Macie McKinley**  
Fort Hill High School



**Noah Robinette**  
Calvary Christian Academy



**Madelyn Fisher**  
Keyser High School



**Charity Lark**  
Mineral County Tech Center



**Mary Delaney**  
Mountain Ridge High School



**Carley Dumire**  
Tucker High School



## Top Scams to Watch for

Criminals will go to great lengths to trick. The AARP offers a ton of resources on scams and alerts, and you can learn all sorts of new schemes that fraudsters are using. They released a list of the top scams to currently watch out for, some of which include:

**1. PAYDAY LOAN SCAM.** Fraudsters will try to offer payday loans to help people who need money in a hurry. They'll claim to advance the funds for a fee, only to disappear once victims pay them.

**2. ONE-TIME PASSWORD (OTP) BOT SCAM.** Fraudsters are deploying bots to try and capture the MFA codes sent to your phone. It will try to impersonate your financial institution by asking you to verify a charge. You will then receive your MFA code, and it will ask for it. What's really happening is the fraudster is trying to access your account online and needs the code to complete the process.

**3. BANK IMPERSONATOR SCAM.** Related to the last one, fraudsters may have obtained your credentials, but instead of using a bot to get the MFA code, they call you and pretend to be an employee from your bank or credit union. They will claim they need to verify you because of a problem with your account and will ask you to send them the MFA code.

**4. STUDENT LOAN FORGIVENESS SCAM.** Fraudsters are claiming to accept applications to forgive student debt, even though the program has been legally challenged in court. The application would ask for Social Security Numbers and bank information.

**5. PUPPY PURCHASE SCAM.** Fraudsters exploit victims' love for dogs by selling one online. A victim would pay the price, but then they have to also pay for travel supplies, liability insurance, and more. In the end, a victim may pay thousands of dollars and never receive the puppy.

Always be on the lookout for these scams and verify any requests by contacting individuals or companies through channels you trust. Check out the AARP's website for more tips and alerts.

## Dates to Remember

Independence Day - Tuesday, July 4, 2023 CLOSED

23rd Lisa Wade Run - Saturday, July 15, 2023

Kids Day - Tuesday, July 18, 2023

WEPCO Spirit Week - Monday, July 17 – 21, 2023

I Love My Credit Union Day - Friday, July 28, 2023

Summer Jam 2023 - Saturday, August 12, 2023

Labor Day - Monday, September 4, 2023 CLOSED

Evergreen Heritage Center

Appalachian Evening - Friday, August 18, 2023

Autumn Festival - Monday, September 18, 2023



## The Early Saver's Club

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

*Westley Beachy* - March 2023

*Gracelyn Fink* - July 2022

*Theodore Hockman* - August 2022

*Bentley Morton* - April 2022

*Alison Nugent* - December 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.