



Dark Web Monitoring

When hackers breach data, they will sell that data on the dark web, including names, date of birth, social security numbers, addresses, emails, passwords, card numbers, and more. Hackers will sell entire stolen databases of personal information, and fraudsters will use this information to launch their own scams or cyber-attacks.

Because of all the online services, it is difficult to keep this data from being stolen. That's where My Financial Health can help you through the Dark Web Monitoring service! Constella Intelligence will scan the dark web for your personal information. If it's found, you'll be alerted of where the breach occurred, if your password was stolen, and what you should do, such as changing your password.

Dark web monitoring is part of the free services provided through My Financial Health, which you can find on PAL Plus or our mobile app. Enable this service today!

Don't forget to set your clocks back an hour on November 2!



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



According to state regulations, any account that is dormant, which means no account activity for a set number of years, must be reported to the state. WEPCO sends out two notices each year, July and October, to notify any member if their account has fallen into dormancy.

If you have received a notice, simply complete the bottom of the notice and return to WEPCO or complete a transaction on your account. If no action is taken, the money in the account is remitted to the state. If you have any questions about dormancy, please contact us today.

#ILoveMyCreditUnion Day

Thank you to everyone that helped us celebrate #ILoveMyCreditUnion Day on Friday, July 25! Your continued support means so much to us! The winner of our drawing was Lisa Hutton. WEPCO donated \$500 to her charity of choice – Alzheimer's Association.



Love My Credit Union® rewards

Operating Statistics as of June 30, 2025



Assets	\$383,371,921
Shares	\$325,243,381
Loans	\$249,230,621
Members	41,693

The Early Saver's Club

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

Avery Gum-July 2024
Ivy Williams-February 2025
Cole Morris-May 2025

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.



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THE BOTTOM LINE

Fall 2025

Change-in-Terms Effective January 1, 2026

Kasasa Cash

You will earn dividends of:

- 4.00% APY* on balances up to \$15,000 if qualifications are met
- 4.00% to 0.71% APY* on balances over \$15,000 if qualifications are met
- 0.01% APY* if qualifications are not met

Kasasa Saver

You will earn dividends of:

- 0.01% APY* if qualifications are not met

Money Market

The first 3 balance tiers will change:

- \$2,500.00 - \$49,999.99
- \$50,000.00 - \$74,999.99
- \$75,000.00 - \$124,999.99

Updates to Our Fee Schedule

Safe Deposit Box	3 x 5	\$25
Annual Fee	3 x 10	\$40
	5 x 10	\$50
	7 x 10	\$60
Money Orders		\$2.50
Garnishment/Levy Fee		\$100
Outgoing Wire Transfers		\$35

Update to Our Loan Fees

Late Fee Charge	5% fee of delinquent balance, \$10 minimum
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*APY = Annual Percentage Yield. Money Market rates are subject to change monthly by the Board of Directors. All other criteria set forth in your Truth in Savings Disclosures for Kasasa Cash, Kasasa Saver, and Money Markets will continue to apply.

We are proud to announce the promotion of Kristy Ashby!

WEPCO is excited to announce that Kristy Ashby has been promoted to Loan Operations Specialist. In her new role, she will be assisting the Loan Manager with the daily operations of the loan department and overseeing the indirect and mortgage loan programs. Kristy has been serving the members in many roles for twenty-six years, with her previous position as Mortgage Specialist at the Keyser branch.



This promotion is a testament to the hard work, dedication, and outstanding contributions that Kristy has made to WEPCO and its members over the years. We are confident that she will excel in her new role and continue to be an asset to the credit union.

We would like to proudly announce our Employee of the 2nd Quarter Christopher Kelly!



Jessica Ronnenberg, Keyser Branch Manager stated "Chris exhibits many of WEPCO's values. He has the highest standard for member service and always willing to learn. Chris strives to always do his best and goes beyond his job to help others."



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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 HIGHWAY
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



Congrats to our Kids Day Winners

WEPCO celebrated Kids Day on Tuesday, July 15, 2025. Thank you to all our contest participants. We had five winners of a basket full of fun Retro 1950's games! Our winners were:



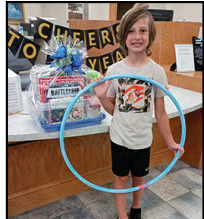
Isabella Whetstone



Abigail Gattens



Owen Reckart



Coleson Riden



Kenlee Miltenberger



International Credit Union Week

October 13-17, 2025

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 to learn more about each day's focus.

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!

Dates to Remember

Columbus Day	Monday, October 13, 2025 Closed
Veterans Day	Tuesday, November 11, 2025 Closed
Thanksgiving Day	Thursday, November 27, 2025 Closed
Christmas Eve	Wednesday, December 24, 2025 Closed at 1:00 pm
Christmas Day	Thursday, December 25, 2025 Closed
New Year's Eve	Wednesday, December 31, 2025 Closed at 1:00 pm
New Year's Day	Thursday, January 1, 2026 Closed

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Your free credit score, and more.



Have you checked it out yet, our new My Financial Health feature via PAL Plus?

This new free feature gives you better control – all in one place:

- **Your credit score:** Check out your VantageScore® 3.0
- **Dark web monitoring:** We scan the web for fraudulent use of your personal information including name, address, email and more
- **Personal information monitoring:** We scan your name in real time to see how much of your private information has been exposed on Data Broker sites
- **Online subscriptions view:** Access a consolidated view of your subscriptions to see where your dollars are going

Upgrade to My Financial Health Premium for just \$8.99 per month and have even more benefits like:

- **Credit monitoring and alerts from all 3 bureaus:** Get alerts whenever there is a credit event such as a new account being opened or a hard credit inquiry
- **Identity theft insurance:** Up to \$1M of identity restoration and protection against identity theft
- **Ongoing web monitoring for newly exposed private information:** Continuously monitor Data Broker sites and get alerts when your personal information resurfaces

Visit our website for complete details

Become a WEPCO Board of Director

Our 76th Annual Membership Meeting is scheduled for Friday, March 6, 2026. 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: Walt May and Mark Bittinger.

Volunteers Needed!

Any professional background in accounting, finance, banking, management, marketing, public relations, nonprofits, or education is preferred for the position we have available. The deadline for the Nominating Committee to submit their slate of nominees to the Board Secretary is Monday, November 17, 2025.

- Board of Director Approx. time commitment is 2 hours per month. A standing volunteer board of director attends a board meeting once a month, typically the last Monday at WEPCO's Bloomington Branch or remotely. Responsibilities include review of board reports & financial statements, provide input on WEPCO products and services, and review of annual budget reports.

You may also seek nomination through petition, which must be submitted by January 19, 2025. 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 301-783-1023 or e-mail tonyas@wepcofcu.com.



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