



Need to Dispute a Debit Card Charge?

1. Contact the merchant and dispute the charge.
2. While talking to the merchant, make note of:
 - How you reached them (call or email)
 - When you contacted them
 - Who you spoke with
 - What they said
3. Based on their response:
 - **If the merchant will resolve**, verify that your account was refunded on the date stated. If not, contact us to start a dispute.
 - **If the merchant will not resolve**, contact us to start a dispute.

If the merchant does not resolve it, we may be able to file a dispute on your behalf with Mastercard, using the information provided in step 2.

Updates to Our Current Fee Schedule

The following list of account service fees are changing as of May 1, 2020. All other fees have remained unchanged. For a complete fee schedule, visit www.wepcofcu.com or one of our branch locations.

Debit Card Replacement	\$10.00
Incoming Wire	\$25.00
Outgoing Wire	\$25.00
Deposited Item Return	\$30.00
each returned item	



Federally insured by NCUA.

Retirement Farewells



I would like to thank my members for letting me be a part of your lives over the last 32 years. My retirement was a hard decision, saying goodbye to so many great people I have been Blessed to meet. I am now going to enjoy my family and make new memories with them. Thank you to my Management team and coworkers for being so wonderful.

— Sue Fazenbaker

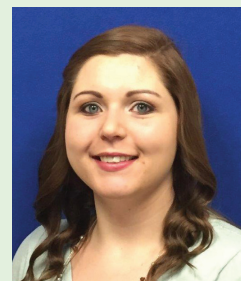
As I reflect on my 39 year career at WEPCO and all of the great people I have served and worked with, it seems as though these last few years have flown by. Thank you to all of my coworkers, managers, and directors who have helped me be part of the WEPCO family. Most of all I would like to thank the many members who allowed me the pleasure of serving as their loan officer or when I was a teller. I will sincerely miss all of you!

— Jill Bruckey



Employee of the Quarter

CONGRATULATIONS!
Jessica Ronnenberg
4th Quarter 2019



"Jessica has shown great leadership! She has a smile on her face with each and every member and gives them her full attention until their business is finished. She always comes to work with a positive attitude and is willing to help us with anything she can. Jessica is definitely a great asset to the LaVale staff!"

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 Lobby
 No Drive-Up service available at this branch
 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

DON'T FORGET

Easter • Sunday, April 12, 2020
Allegany County Day of Civility • Thursday, April 23, 2020
Member Appreciation Day • Friday, April 24, 2020
Mother's Day • Sunday, May 10, 2020
Peace Officer Memorial Day • Friday, May 15, 2020
Delfest • Thursday - Monday, May 21-25, 2020
Memorial Day • Closed Monday, May 25, 2020
First Day of Summer • Saturday, June 20, 2020
Father's Day • Sunday, June 21, 2020
Independence Day • Closed Thursday, July 4, 2020

Accepting College Scholarship Applications!

The **2020 Scholarship Applications** are still available at any branch location or online. One student will win a \$1,000 scholarship! For more information, call or visit any branch location.

The deadline to apply is Friday, April 24, 2020.



11th Annual Member Appreciation Day!

Friday, April 24, 2020

Our theme this year is "Facing the Future – Together." Be sure to come out and help us celebrate YOU!

Stop in for: \$250 Grand Prize Drawing;
 \$25 Hourly Door Prize; Refreshments all-day!





WEPCO Annual Meeting

**WEPCO Federal Credit Union's 70th Annual Membership Meeting Friday, March 6, 2020, 6:00 PM
Bloomington Fire Hall in Bloomington, Maryland.**

Mark Alexander, Board Chairman, began the meeting by welcoming members to the Annual Membership Meeting. Kenneth Caplinger, Supervisory Committee Member, gave the invocation. Light refreshments were available to attendees.

Mark Alexander introduced the management and staff present: Becky McKenzie, President; Michelle McElwain, Senior Vice President; Bobby Alkire, Chief Financial Officer; Terry Apple, Compliance Officer; Tonya Smiley, Human Resource Officer; Marcie Lyons, Deposit Operations Specialist; Kristie Hamilton, Loan Operations Manager; Heather Fleming, Collection Manager; Brandy Roderick, LaVale Branch Manager and Rachel Ford, Oakland Branch Manager; Ariel Shugars, Keyser MSR; Jessica Ronnenburg, LaVale MSR; and Leesa Moreland, Oakland MSR. Also, in attendance was retiree, Sue Fazenbaker, and guest Jeff Conner, CPA of Fike, Conner and Associates. Mark then introduced the members of the Board of Directors in attendance: Mark Alexander, Walt May, Diana Dayton, Cheryl Smith, and Mark Bittinger. Mark asked that everyone join him in a moment of silence to remember former director Donald Harvey, who passed away in 2019.

Chairman Alexander opened the business meeting and asked Jeff Conner to come forward and give the state of the credit union. Jeff reported, "WEPCO is growing and once again had a great year despite the closing of the Luke Mill. The credit union ended with \$240 million in assets and a \$2.6 million net income at the end of 2019. A credit union is considered strong at a net worth of 7%, and WEPCO is at 11%." He added that WEPCO has a strong loan portfolio and offers competitive services to its members. He closed by stating that WEPCO's management team is young, enthusiastic and the key to "keeping the engine running well into the future." The motion to accept the 2019 Annual Report as written was given by Kenneth Caplinger and Walt May. Mark asked if anyone had anything to bring forward for the Board of Directors or President McKenzie. Hearing nothing, Mark asked for a motion to close the business meeting. Kenneth Caplinger and Diane Dayton made the motion to close the business meeting.

Tonya came forward to present the staff service awards:

20 Years of Service: Amber DiUbaldo, Indirect Loan Specialist, Kathy Bradley, Mortgage Specialist, Kristie Hamilton, Loan Operations Manager and Marcie Lyons, Deposit Operations Specialist.

15 Years of Service: Ashley DiUbaldo, Keyser Branch Manager and Connie Bray, MSR.

10 Years of Service: Ariel Shugars, MSR.

In honor of WEPCO's 70th anniversary, attendees took a quick quiz about the history of the credit union. Sue Fazenbaker was the winner, answering five of the seven questions correctly. Tonya thanked Sue for helping with the preparations for the evening. Tonya then asked for Diane Dayton, Marcie Lyons and Jennifer Gift to help with the door prizes. Jennifer pulled all the door prize tickets, including the grand prize. Winners were: Grand Prize \$250 VISA Gift Card won by Joe Deremer; \$100 gift card won by Judy Thomas; \$50 gift cards won by Josh Shugars and Joe Clayton; and \$25 gift cards won by Jennifer Gift and Robert Kirkwood.

The meeting ended at 7:45 PM with Kenneth Caplinger giving the benediction.



Keeping Sickness Away - Coronavirus

The Center for Disease Control (CDC) has been monitoring the spread of the new coronavirus since December. It has spread from the city of Wuhan in China, to the Hubei province, neighboring countries, and then U.S. There have been over 1,200 confirmed cases in the U.S. of people infected with the new virus.

It initially spread from an animal, found in a live market in Wuhan, to a human. Since then, it has spread from human-to-human. Symptoms range widely from the common cold to pneumonia.

Since it is a new virus, doctors are working on a vaccine for it. Here are some ideas to protect yourself from this and other illnesses:

- If you are sick, stay home
- Regularly disinfect your home or office, using cleaning sprays or wipes
- Wash your hands for at least 20 seconds, or use hand sanitizers

If you are not sick, you may still come in contact with people who are. These viruses can spread easily, so minimizing your contact with others is one of the best ways to avoid them. Stay safe, and have a happy Spring!



FRAUD FLASH

Kasasa Protect

With so many data breaches out there, we want to highlight Kasasa Protect, our brand new 24/7 fraud defense service. For a monthly fee, it will look for anything suspicious and, if you become a victim of fraud, give you ways to restore your identity. Contact us or visit our website for complete details.

More and more companies use an online platform to provide their services, and they will store your personal information upon purchase. That makes it easier for a fraudster to capture your information, usually without warning. Kasasa Protect is one of the best ways to protect or prepare yourself in case of fraud happening to you.

Here are some other things you can do:

- Purchase from reputable companies
- Use any security features provided with your online accounts
- Maintain up-to-date anti-virus software on your PC
- Get your annual free copy of your credit report at a annualcreditreport.com
- Stay alert on the latest scams by visiting the Security Center on our website

DAY OF CIVILITY

Allegany County is celebrating the 3rd Annual Day of Civility on Thursday, April 23. Stay tuned for events happening on that day!



The Early Saver's Club

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

Kacey Cussins-April 2019, *Spencer Funkhouser*-September 2019, *Freyja Gibson*-September 2019, *Lilly Martin*-February 2019, *Tyler Seabolt*-July 2019, *Gavin Whiteman*-November 2018, *Savannah Wilson*-October 2019, *Winston Lucas*-October 2019



All children under one year of age or adopted within the last year are eligible to join 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.

Talk with Becky

WEPCO employees are committed to providing you with the exemplary service necessary to earn the privilege of being your financial institution of choice. To help us achieve this goal, please take a moment to tell me how our people, products and services are meeting your needs.



Date: _____ Your Name: _____

Your Comments: _____

If you would like me to call you about your feedback, please provide a phone number and the best time to reach you at that number.

Phone Number: _____