



THE BOTTOM LINE

Summer 2021

Kids Day 2021

We will be celebrating Kids Day on Tuesday, July 20, 2021!

Grab your camera, get outside and be creative! Take a picture of you creating your backyard Olympics and email it to contest@wepcofcu.com by Friday, July 16*. All photos submitted will be sorted by age group and posted to our Facebook page, where you and your friends can cast your vote with a "Like" status.

Grand Prize: \$100 for the Most Overall Likes

Second Prize: \$50 for the 2nd Most Overall Likes

Age Group (0-3, 4-6, 7-9, 10-12, 13-15 & 16-17) Prize - \$25 Each

Any deposit to a child's account on Kids Day will equal one entry in our Olympic Prize of \$200!

*Emailed entries must include the name and age of the child in order to qualify. For ages 0-17 only. Email submission constitutes permission to use the name and image on our website and newsletter.



ATTENTION GO GREEN, GET GREEN!

Sign up for eStatements in the month of July to be entered in a drawing to

WIN \$500 In Cash!

*Terms and conditions apply. Requires PAL Plus Online Account Access. Winner will be randomly selected from active eStatements enrollments.

Employee of the Quarter

CONGRATULATIONS!
Alex VanSickle
1st Quarter 2021

Michelle McElwain, Senior VP said about Alex, "While the Bloomington office has been in transition over the past few years due to staff turnover, Alex has taken it all in stride and has become the leader of the group. He has built a relationship with the members while working here and exhibits the credit union values in his commitment to WEPCO."



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

Independence Day - Sunday, July 4, 2021

Independence Day Observed - Monday, July 5, 2021 CLOSED

Kids Day - Tuesday, July 20, 2021

Summer Olympics - Begins Friday, July 23, 2021

WEPCO Spirit Week - July 19 - 23, 2021

Labor Day - Monday, September 6, 2021 CLOSED

Delfest - September 23 - 26, 2021

Columbus Day - Monday, October 11, 2021 CLOSED

WEPCO offers three great products to add protection for you and your vehicle:



Guaranteed Asset Protection (GAP) Plus with Deductible Assistance

If your vehicle is deemed a total loss due to an accident or theft, your insurance might not cover your vehicle loan. Our GAP program may reduce or eliminate the gap to cover the difference. When your vehicle is damaged, but not deemed a total loss, Deductible Assistance can provide financial relief when the repairs cost more than your deductible by applying the deductible amount to your loan, reducing what you owe.



Mechanical Repair Coverage

As your vehicle gets older, frequent breakdowns mean costly repairs. Mechanical Repair Coverage can help limit those costs—and protect your finances.



WEPCO Debt Shield

If your life takes an unexpected turn, your family's finances can be strained. But optional Debt Protection may cancel or reduce your loan payments or balance.



Operating Statistics as of April 30, 2021

Assets	\$309,709,981
Shares	\$278,594,923
Loans	\$174,079,905
Members	33,137

800.292.8139 • www.wepcofcu.com



Check out all the great eServices available to our members!

Visit us at wepcofcu.com to get more details and how to enroll today!

Mastercard Debit Card

Our WEPCO Mastercard Debit is a more secure and convenient way to pay for purchases. It includes benefits like ID Monitoring, Zero Liability and Concierge Service.

Digital Wallet

Apple Pay, Samsung Pay and Google Pay provides our members with a safe way to make their debit card purchases securely from their mobile device without exchanging your card with a cashier.

WEPCO Mobile App

Download our App through the App Store or Google Play. It works on any mobile phone that is web-enabled and has a wireless data connection. Securely access your accounts or loans, view balances and history, and make financial transactions anytime and anywhere. Requires our PAL Plus Online Account Access.

Remote Deposit Capture

Deposit your checks on the go with our mobile app.

Money Manager

Our free online financial management tool can help save money, budget and track net worth! Find money-saving opportunities, review your spending habits and more!

Cross Reference Accounts

Cross Reference links commonly-owned WEPCO accounts together. This allows for quick and easy ways to move funds between accounts through PAL Plus Online Account Access or our WEPCO Mobile App.

Transfer to Any Account

This service is available to all members through PAL Plus Online Account Access or our WEPCO Mobile App. Move your funds to any other member's account or loan as long as you know their account number, last name and share or loan ID.

Deposit ATMs

Our Keyser, Oakland and Kingwood branch ATMs have the ability to take cash and check deposits 24/7, giving you the opportunity to make deposits at your convenience.



FRAUD FLASH

Ransomware in the Spotlight

Last month, the CEO of the Colonial Pipeline testified in Congress about the company's response to a ransomware attack on their system. Ransomware is a special type of malware that encrypts all the files on your computer and then demands you make a large payment, usually through cryptocurrency, to unlock them. The encrypted files made it impossible for Colonial to run its operations, leading to a gas shortage stretching from Texas, around the gulf coast, and through Pennsylvania.

Hackers have recently deployed ransomware to disrupt companies that provide essential services to the country, but it can also be used to target people individually. With people and companies paying the ransom amounts to regain access to their files, ransomware has become very profitable and very easy to deploy, even by criminals who are not tech-savvy. According to a SonicWall report, ransomware attacks increased by 62% from 2019 to 2020.

While it is growing threat, you can take the following measures so that you can avoid a ransomware attack:

1. Like other malware, ransomware can get access to your computer through phishing emails or malicious sites. By not opening suspicious emails, links, or attachments, you can prevent a ransomware attack from happening.
2. Regularly backup your computer files to a separate drive offline. In case of a ransomware attack, you can restore your computer files without having to pay the ransom. If the backup is not separate, the ransomware could encrypt it as well.
3. Keep your computer up-to-date on security software and OS applications. Ransomware often involves exploiting a vulnerability in your operating system or other application, so patching your computer is essential in preventing these attacks.
4. Stay alert on the latest ransomware attacks, such as our Security Center located on our website.

If you're interested in learning more, please visit the U.S. Cybersecurity & Infrastructure Security Agency's article on ransomware at <https://us-cert.cisa.gov/ncas/tips/ST19-001>.



2021 WEPCO SCHOLARSHIP WINNER

We are proud to announce **Madison Llewellyn** as the recipient of our 31st Annual WEPCO Federal Credit Union Scholarship Award!

Madison is the daughter of Gary and Donna Llewellyn. She is a 2021 graduate of Mountain Ridge High School. She will be continuing her education at Potomac State College this Fall, majoring in Pre-Pharmacy. Her career goal is to obtain a doctorate in pharmacy and become a pharmacist.

The WEPCO Federal Credit Union Scholarship is an annual award based on an essay about the applicant's aspirations, goals and why WEPCO should select them, their GPA, extracurricular activities, and community involvement! If you are a member of WEPCO and currently are or will be attending college in the fall of 2022, we encourage you to apply for our scholarship next year. For more information, contact Tonya Smiley at 800-292-8139.

The Early Saver's Club

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

Rachel Bodkins-September 2020

River Cussins-January 2021

Beau Fink-April 2020

Fletcher Flick-June 2020

Lucas Gordon-June 2020

Michael Kelly-February 2020

Wyatt Nesselrod-March 2020

Ky'mani Ross-July 2020

Elaina Sisler-January 2020



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.