

## Kids Day 2022



Attention, Parents! To celebrate Kids Day this year on Tuesday, July 19, we are holding a “Dollar Dog and Me” photo contest for children 0-17.

Using our Dollar Dog Snapchat filter, take a “selfie” of your child then email it to [contest@wepcofcu.com](mailto:contest@wepcofcu.com) by Friday, July 15! All photos will be posted to our Facebook page, where you and your friends can cast your vote with a “Like” status.

The photo with the most Likes will be announced on Kids Day: Grand Prize: \$100 for the Most Overall Likes; Second Prize: \$50 for the 2nd Most Overall Likes, \$25 for the 3rd Most Overall Likes

**Want more chances to win prizes?** Any deposit to a child’s account on Kids Day will earn one entry for a chance to win our **Grand 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. Random winner selected from all deposits made to qualifying accounts on Kids Day.

## Need A Loan? Play It Safe! WEPCO can help protect your next loan from life’s unexpected events!

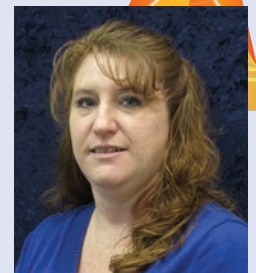


- DEATH
- ACCIDENTS
- SICKNESS
- INVOLUNTARY UNEMPLOYMENT

Call or visit us for you next loan!

## Employee of the Quarter

### CONGRATULATIONS! Kristy Ashby 1st Quarter 2022



Tonya Smiley, HR Officer said, “Kristy is a very hard worker and takes pride in serving members and helping employees. She values our Mission and makes sure that our members always come first. Members love her and come back time after time to finance their next purchase. For employees, she serves as a shop steward who takes on the responsibility to represent and be an advocate for her co-workers.”



Federally insured by NCUA.

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



Pictured from left to right is Rachel Ford, Oakland Branch Manager with Makayla.

# 2022 Makayla Miller WEPCO Scholarship Winner

We are proud to announce Makayla as the recipient of our 32nd Annual WEPCO Federal Credit Union Scholarship Award!

Makayla is enrolled this fall as a pre-nursing major at Garrett College through Allegany College of Maryland. She is a 2022 graduate of Southern Garrett High School, where she was a dual-enrolled college student, member of the yearbook staff and was a guidance aide. She was also named to the National Honor Society as well as the Distinguished Honor Roll and Distinguished Scholar.

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 2023, we encourage you to apply for our scholarship next year. For more information, contact us at 800-292-8139.

Operating Statistics as of April 30, 2022	
Assets .....	\$336,496,595
Shares .....	\$301,574,954
Loans .....	\$174,507,469
Members .....	33,787



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

### DISCOUNT PARK TICKETS

Kennywood....\$35.99

Savings \$22

children under 2 are free

Idlewild.....\$38.99

Savings \$8

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!



It's like you get paid to shop with **Kasasa**<sup>®</sup> Cash Back!



**3.00% Cash Back** on Everyday Debit Card Purchases.

Ask for **KASASA**

**ZERO. The Best Credit Card Rate for 2 Years.**

**HURRY** time is running out.

**0%** Intro Rate



Offer expires 7/31/22. Visit our website for terms and conditions. Apply on our website or in branch.

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## Business Email Compromises

Criminals will go to great lengths to trick a victim into sending them funds, and one way is to pretend to be a company the victim trusts. Known as business email compromises, criminals obtain information about employees at a company and then use this knowledge to impersonate them. This “employee” sends the victim a legitimate-looking email requesting money for a specific reason.

For example, a criminal uses phishing emails to obtain information about an employee and their clients at a title company. The criminal finds a potential victim that will soon be closing on the purchase of a new home. They send the victim an email from the employee requesting them to send \$15,000 to a third-party agent as part of a down payment or to complete the sale. The victim wires the money, and by the time they realize it was a scam, the third-party agent has already withdrawn the funds.

Because these emails can be very convincing, protect your funds by verifying any request; especially if it has never been discussed previously or claims to be highly urgent. You can verify by contacting the employee or company using a publicly available email or phone number. Never use a phone number in the email because a fraudster may have spoofed it in an attempt to assure you.

If you're interested in learning more, please visit For more tips, visit the FBI's website at <https://www.fbi.gov/scams-and-safety/common-scams-and-crimes/business-email-compromise>.

## Your First Set of Wheels Is a Big Deal – and so is your first car loan



First-Time Car Rates as low as **1.85%** APR\*

Apply Today Call For Details

\*APR=Annual Percentage Rate. Promotion is for first-time car buyers only. Credit subject to approval. Terms and conditions apply. Equal Opportunity Lender.

## Dates to Remember

Independence Day - Monday, July 4, 2022 CLOSED

Kids Day - Tuesday, July 19, 2022

WEPCO Spirit Week - Monday, July 18 – 22, 2022

Labor Day - Monday, September 5, 2022 CLOSED

Evergreen Heritage Center

Autumn Festival - Sunday, September 18, 2022

Columbus Day - Monday, October 10, 2022 CLOSED

Autumn Glory - October 12-16, 2022

## The Early Saver's Club

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

*Walker Sisler*-April 2021

*Timothy Helbig*-May 2021

*Asher Goldizen*-May 2021

*Lian Dadisman*-June 2021

*Chloe Morris*-September 2021

*Roman Sandy*-October 2021

*Rory Beachy*-November 2021

*Haisley Kuhlmann*-December 2021

*Hudson Mathew*-December 2021

*Wade Stark*-February 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.