



FRAUD FLASH

Other COVID-19 Scams

Fraudsters continue to search for new ways to exploit other people through the COVID-19 pandemic. The Federal Trade Commission (FTC) has sent out several warnings to be on the lookout for these various scams:

• **Vaccine and home test kit offers.** They will send emails or texts claiming to have these products available for COVID-19, but there is no proof that these products actually work.

• **Avoid robocalls.** You may receive calls from a recording trying to sell you insurance, offer work-at-home opportunities, or ask for donations. However, the product, offer, or charity is fraudulent, and the robocalls themselves are likely illegal. Generally, you must agree to receive robocalls from a company after it discloses this fact to you.

• **Watch out for fraudulent charities.** Beware of scammers using various tactics to deceive you into donating towards a fraudulent charity. Their tactics include:

- Overtly pushing you to make a donation
- Using names similar to a legitimate charity
- Refusing to answer how your donation will be used
- Claiming your donation will be tax-deductible, when it may not be

With the holiday season approaching, fraudsters may also tailor their schemes for the season. For more information, please visit the FTC's website: <https://www.ftc.gov/coronavirus/scams-consumer-advice>.



DATES TO REMEMBER

Columbus Day • Monday, October 12, 2020 (closed)

Election Day • Tuesday, November 3, 2020

Veterans Day • Wednesday, November 11, 2020 (closed)

Thanksgiving Day • Thursday, November 26, 2020 (closed)

Christmas Eve • Thursday, December 24, 2020 Closing at 1:00 PM

Christmas Day • Friday, December 25, 2020 (closed)

New Year's Eve • Thursday, December 31, 2020 Closing at 1:00 PM

New Year's Day • Friday, January 1, 2020 (closed)

FALL BACK

Don't forget to set your clocks back an hour on November 1st!



The Early Saver's Club

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

Hunter Green-July 2017

Kendall Troutman-June 2019

Jackson Wildman-July 2019

Olivia Michael-August 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.



800.292.8139 • www.wepcofcu.com



THE BOTTOM LINE

Fall 2020

International Credit Union Day



On October 15, 2020, join us in celebrating International Credit Union Day (ICU Day)! This year's ICU Day theme is "Inspiring hope for a global community!" This reflects how credit unions support their members through financial services, and education. Post on Facebook, Twitter and Instagram how WEPCO has supported you. Be sure to use the hashtags #ICUDay, #WEPCOFCU

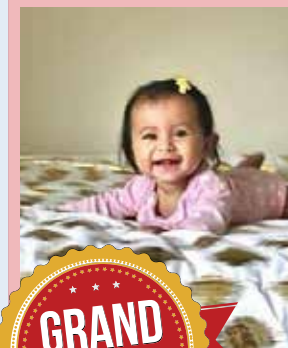
Christmas is Right around the Corner!

Christmas club funders were posted on October 1 in advance of the upcoming holiday season. If you do not have a Christmas Club account, start one now and save for next year's!

Virtual Kids Day Winners

WEPCO celebrated Kids Day virtually on Tuesday, July 21, 2020. We held a Facebook photo contest and virtual scavenger hunt. The theme for 2020 was "A Better Tomorrow Starts Today." Thank you to all our contest participants.

MOST LIKES
Grand Prize \$100 Winner
Aria Knotts



1st Prize \$50 Winner
Addison Tichnell



Age Group \$25 Winners

Age 0-3: Aria

Age 4-6:

Age



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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
Drive-up Only
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



Do you have a **KASASA**® Account Yet?

Open or convert a share draft account today and start earning cash back on everyday debit card purchases! *It's as easy as 1,2,3* to qualify monthly.

1. At least 12 debit card purchases
2. Be enrolled in and agree to receive e-statements
3. Be enrolled in and log into PAL Plus online account access.

Ask for free **KASASA**® checking.



Love My Credit Union

Find savings up to 50% or more off the retail price on products and services you use every day. These aren't the limited offers you'll find on normal "deals" websites; these are far greater and deeper savings. In fact, only credit union members have access to these special offers. Click the "[Love My Credit Union Rewards](#)" link on our website under Resources and start saving!



Operating Statistics as of June 30, 2020	
Assets	\$273,397,964
Shares	\$244,834,304
Loans	\$180,599,233
Members	33,295

Your Digital Wallet

Are you tired of searching for your wallet and then trying to find the right card? Save time and activate your WEPCO Mastercard Debit for Digital Wallet. It's another way to use your debit card for online and checkout purchases. For added security, the digital wallet does not store your card number or personal information. Instead, it sends a one-time token to authorize purchases.

Here's how it works:

Simply hold your phone near a compatible payment terminal, or make purchases using the app when shopping on your device. You can even use the digital wallet at compatible ATMs for cash withdrawals.



Look for these icons: Contactless Payment Apple Pay Google Pay Samsung Pay

Become a WEPCO Director

Our 71st Annual Membership Meeting is scheduled for Friday, March 5, 2021. This will be a brief meeting held at the Bloomington Fire Hall 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: **Diana Dayton, Cheryl Smith, Barry Lancaster and Cody Morton.**

If you are interested in joining the Board of Directors, please contact the Nominating Committee or any WEPCO manager. Volunteers are always needed and encouraged to participate in working towards the betterment of their credit union. Although there is no pay, the rewards are many. The deadline for the Nominating Committee to submit their slate of nominees to the Board Secretary is November 23, 2020.

You may also seek nomination through petition, which must be submitted by January 25, 2021. 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 800-292-8139 or e-mail tonyas@wepcofcu.com.

