



Paying the Wrong Company

Paying a bill online? Be careful when searching for the payment site. Some dishonest companies buy search ads that look official, then try to collect your payment instead.

You search for the company's payment website using Google, Bing, or another search engine. You think you found it, but it's a paid ad leading to another company's site. You may not realize the site has nothing to do with the real company. As a result, you pay a different company while not satisfying your bill.

To avoid this situation:

- Always go to the company's official website. They should have a link to their payment site.
- Scroll past paid search results. Search engines always put them first.
- Use our Bill Payer service to pay your one-time and recurring bills from your WEPCO account.
- Report the scam to the FTC at [ReportFraud.ftc.gov](https://www.reportfraud.ftc.gov).

For more articles, visit our online Fraud Center at <https://www.wepcofcu.com/resources/fraud-center/>

#ILoveMyCreditUnion Day



Thank you to everyone that helped us celebrate #ILoveMyCreditUnion Day on Friday, July 31! Your continued support means so much to us! The winner of our drawing was Peter ForLifer. WEPCO donated \$500 to his charity of choice – 1st Way Pregnancy Center.



Operating Statistics as of June 30, 2026

Assets	\$399,194,138
Shares	\$336,513,563
Loans	\$254,464,806
Members	42,591

Don't forget to set your clocks back an hour on October 31!



The Early Saver's Club

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

Kohen Johnson-August 2025

Ella Roth-June 2026

Preston Matlick-July 2026

Ellington Jones-August 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 2026

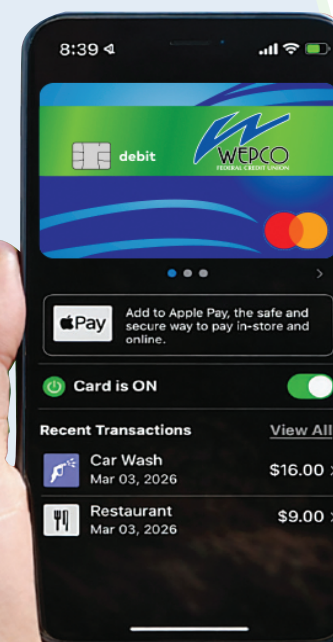
Pay Ahead and Stay in Control with Take-Back® Loan



Paying more than your monthly loan minimum, when your budget allows, can help you pay off your loan faster and save on interest. With Take-Back® loans, every extra dollar you pay is added to your Take-Back balance, giving you cash you can access later if needed.

Use your Take-Back balance for surprise expenses, auto repairs, healthcare costs, holiday shopping, or even a last-minute trip—it's your call. Log in online banking anytime to view your Take-Back dashboard, preview extra payments, see potential interest savings, and manage your loan.

There are no fees to use Take-Backs, and your rate and term remain the same. Check your loan today to see if Take-Backs are available.



Your Card, Your Control

Lock or unlock your card, track transactions, and manage spending anytime all in one place - WEPCO mobile app.

Have you tried My Financial Health in PAL Plus?

This free feature helps you stay on top of your finances with access to your VantageScore® 3.0 credit score, dark web monitoring, personal information monitoring, and an online subscription view—all in one place.

For added protection, upgrade to My Financial Health Premium for just \$8.99 per month to receive credit monitoring and alerts from all three bureaus, up to \$1 million in identity theft insurance, and ongoing monitoring for newly exposed personal information.



We would like to proudly announce our Employee of the 2nd Quarter: Cody Nunnery



Jessica Ronnenberg, Keyser Branch Manager, stated, "Cody consistently demonstrates professionalism, dependability, teamwork, and a strong commitment to member service. His positive attitude, leadership, and willingness to support both co-workers and members make him a valuable asset to WEPCO!"



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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

PACA STREET BRANCH

215 PACA STREET
CUMBERLAND, MD 21502



International Credit Union Week October 12-16, 2026

Join us all week as we celebrate **International Credit Union Week** with credit unions around the world! Stop by each day to celebrate what makes credit union membership special, and be sure to follow us on Facebook for daily highlights and focus topics.

Has it been a while since your last account transaction?

If there has been no activity on your account for a set period of time, state regulations require us to report it as dormant. WEPCO helps members stay informed by mailing notices twice a year, in July and October, to members whose accounts may be approaching dormancy.

If you receive a dormancy notice, you can keep your account active by completing the bottom portion of the notice and returning it to WEPCO, or by making a transaction on your account. If no action is taken, the funds in the account must be turned over to the state. If you have questions about account dormancy, please contact us today.



Dates to Remember

Columbus Day	Monday, October 12, 2026 Closed
Veterans Day	Wednesday, November 11, 2026 Closed
Thanksgiving Day	Thursday, November 26, 2026 Closed
Christmas Eve	Thursday, December 24, 2026 Closed at 1:00
Christmas Holiday	Fri, December 25 and Sat, December 26, 2026 Closed
New Year's Eve	Thursday, December 31, 2026 Closed at 1:00
New Year's Day	Friday, January 1, 2027 Closed

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Become a WEPCO Board of Director

Exciting news! Our 77th Annual Membership Meeting is scheduled for Friday, March 5, 2027, and this year we're bringing it to our Bloomington Branch for the first time. Members are invited to join us for a brief meeting, enjoy light refreshments, and take part in this important credit union tradition. 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, Samantha Tichnell, Barry Lancaster and Cody Morton.

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 November 20, 2026.

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

You may also seek nomination through petition, which must be submitted by January 22, 2027. 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.



WEPCO Watson: Fast, Friendly Help When You Need It

Getting answers to your questions should be simple, convenient, and timely. That is why WEPCO Watson is available to help users connect with support through an online chat feature during regular business hours.

With WEPCO Watson, users can start a live chat with a representative for real-time assistance. Whether you need help finding information, completing a process, or understanding next steps, the chat feature provides another easy way to get support without waiting on a phone call or searching through multiple resources.

The live chat option is available during business hours and is designed to make communication more efficient for everyone. Users can ask questions, receive guidance, and be directed to the right resources quickly. This service reflects WEPCO's commitment to improving access, responsiveness, and member service.

Coming soon, WEPCO Watson will also include an automated chat option that can answer frequently asked questions 24 hours a day, 7 days a week. This upcoming feature will give users access to helpful information at any time, even outside normal business hours.

As WEPCO Watson continues to grow, it will provide an even more convenient support experience by combining live assistance with around-the-clock automated answers. Users are encouraged to try the online chat feature during business hours and watch for more updates as the automated FAQ chat becomes available.



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