



## Fake Check Scams

When it's too good to be true, it usually is. A person may give you a check, ask you to deposit it into your account, and send part of the funds back to them. The check they send you may look authentic, appearing to come from an official source, such as a national bank or merchant. However, the check is fraudulent, and the person is trying to trick you into sending them money, while leaving you on the line for the rest.

In trying to convince you to deposit the check, they will create highly believable stories, such as:

- **Mystery Shoppers.** They want you to rate the service of your credit union by depositing the check there and sending a portion back as "confirmation" for completing the job.
- **Sweepstake Winners.** They give you a check for winning a sweepstake, asking you to send part of the funds back as a "processing fee." The problem is you don't recall ever entering the contest in the first place.
- **Personal/Business Assistance.** The problem is you don't recall ever entering the contest in the first place. Personal/Business Assistance. They give you a check and ask that you use the funds to purchase gift cards or money orders. If it's from an online romantic partner, they may claim this is needed for a close relative and/or emergency situation. If it's from a recruiter, they may claim this is needed for a business client to make a purchase.

All checks are subject to holds based on our funds availability schedule, but it could take weeks for some checks to be returned as fraudulent. Watch out for these type of checks by:

- Disregard any request for using a check to purchase gift cards or money orders. A fraudster is trying to make it harder to trace or recover the funds.
- Reject any check for a contest you didn't enter.
- Reject any check that requires you to pay for a prize.
- Avoid depositing a check for a job that supposedly pays a large amount, like a mystery shopper.

Source:  
<https://www.consumer.ftc.gov/articles/how-spot-avoid-and-report-fake-check-scams>

# Kasasa Cash Back Checking

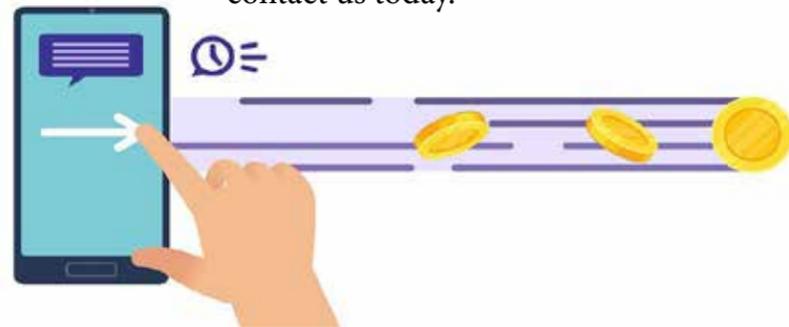
**YOUR CHECKING SHOULD BE PAYING YOU**

<b>No</b> Monthly Maintenance Fees	<b>No</b> Minimum Balance
------------------------------------	---------------------------

Ask for **KASASA®**

## Would you like to link your WEPCO accounts to another financial institution to make transfers?

Then why not enroll in FI to FI Transfer today! Simply send a secure message through PAL Plus Online Account Access or contact us today.



## The Early Saver's Club

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

- Barrett George**-January 2021
- Jonathan Beeman**-August 2021
- Gavin Elliott**-November 2021
- Nolan Green**-December 2021
- Everly Piraino**-December 2021
- Kanen Ravenscroft**-June 2021
- Kysen Ravenscroft**-June 2021



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.

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



# THE BOTTOM LINE

Spring 2022

## Employee Appreciation Day Friday, March 5, 2022

Our employees don't sit down on the job, but offer outstanding member services! To celebrate and show our appreciation, we presented each employee with a folding camp chair and a huge bag of chocolate to just take a break!

**Thank you for all you do!**



## ACCEPTING COLLEGE SCHOLARSHIP APPLICATIONS!



The 2022 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 22, 2022.**

## GET OUTSIDE!

### Motorcycle, ATV & UTV Loans

- > Rates as low as **2.75% APR**
- > Terms up to **84 months**
- > Personal service from start to finish

Apply today!  
**800-292-8139**

\*APR = Annual Percentage Rate. No down payment required. Financing \$15,000 for 48 months with rate of 2.75% APR equals payment of \$330.30. Credit subject to approval. Terms and conditions apply. Equal Opportunity Lender.



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



Go paperless and sign up for free eStatements. It's easy to enroll. Simply complete the online application on our website.



## MEMBER APPRECIATION DAY!

Friday, April 22 2022, our 14th Annual Member Appreciation Day! Be sure to come out and help us celebrate YOU!

*\$25 Hourly Door Prizes • Grand Prize of \$250*



### Operating Statistics as of December 31, 2021

Assets .....	\$319,758,658
Shares .....	\$285,089,581
Loans .....	\$173,549,779
Members .....	33,441

- Easter • Sunday, April 17, 2022**
- Member Appreciation Day • Friday, April 22, 2022**
- Mother's Day • Sunday, May 8, 2022**
- Peace Officer Memorial Day • Sunday, May 15, 2022**
- Delfest • May 26 – 29, 2022**
- Memorial Day • Closed Monday, May 30, 2022**
- Juneteenth • Closed Monday, June 20, 2022**
- First Day of Summer • Tuesday, June 21, 2022**
- Father's Day • Sunday, June 19, 2022**
- Independence Day • Closed, Monday, July 4, 2022**

800.292.8139 • www.wepcofcu.com



## WEPCO Annual Meeting

**WEPCO Federal Credit Union held its 72nd Annual Membership Meeting, Friday, March 5, 2022, 5:00 PM for voting and 5:30 for the meeting at the Bloomington Fire Hall in Bloomington, Maryland**

The evening began with Walt May, Board Chairman, welcoming members to the Annual Meeting Social. Diane May gave the invocation. Light refreshments were available to everyone present. Employees, Directors, and members spent time socializing.

Walt May then came forward and introduced the management staff present: 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, Brandy Roderick, LaVale Branch Manager. One guest was present: Jeff Conner of Fike, Conner and Associates. Finally, he introduced the Board of Directors: Mark Alexander, Diana Dayton, Mark Bittinger, and Cody Morton.

Walt then conducted the business meeting. Motions to accept the 2021 Annual Report as written were given by Tom Clayton and Robert Kirkwood. He asked Tonya Smiley to come forward to explain the Bylaws on board of director voting. Sue Fazenbaker and Jonathon Dayton were asked to count the ballots with Terry Apple as witness. Walt then asked Jeff Conner to come forward. Jeff stated, "WEPCO is a solid credit union with a good net worth of 10.58%. They have grown \$9 million in the last three years while lowering operating expenses, which proves that they have good management and board of directors." He concluded, "No member should have to look anywhere else because of the services WEPCO offers." Walt concurred with Jeff and added that since being on the board and participating in disaster planning, this management team overcame the challenges of the pandemic.

Walt then asked Tonya Smiley to come forward and present service awards:

<b>30 Years of Service</b> Becky McKenzie, President	<b>15 Years of Service</b> Bobby Alkire, CFO Terry Apple, Compliance Officer	<b>10 Years of Service</b> Brandy Roderick, LaVale Branch Manager Jennifer Ravenscroft, IT Manager
---	--	--

Tonya asked for Diane Dayton and Marcie Lyons to help with the door prizes. Marcie pulled all the door prize tickets, including the grand prize.

Walt returned to the podium once all ballots were counted to announce the results. Walt May and Mark Bittinger were re-elected. Walt then asked to close the business meeting. Tom Clayton and Jonathan Dayton made the motion to close the meeting. The meeting ended at 7:15 PM.

Door Prizes winners were: Grand Prize \$250 VISA Gift Card won by Reba Deremer; \$100 gift card won by Diane May; \$50 gift cards won by Gloria Shillingburg and Judy Thomas; \$25 gift cards won by Addy Dayton and Joe Deremer.

800.292.8139 • www.wepcofcu.com