



Fraud as a Criminal Business Model

Fraudsters are now organizing entire businesses dedicated to running scams or unleashing viruses. They have a business with employees, budgets, clients, and even technical support to deceive people and disrupt other companies.

For example, ransomware is a virus that locks down files and forces a company to pay a ransom to unlock them. Instead of a single hacker, though, an entire business is initiating the attack. A ransomware business will have stated quotas, negotiation playbooks, and a management team to ensure that ransomware attacks are most effective and profitable. During a ransomware attack, an impacted company is forced to deal with a professional, trained to negotiate for the most money possible.

For longstanding ransomware businesses, they may sell ransomware as software, instead of deploying it. Known as "Fraud-as-a-Service," they develop the virus and then have affiliates launch the attacks. They get a kickback from successful negotiations done by the affiliates. Unfortunately, automation has made it easier to initiate ransomware attacks, meaning more affiliates are getting involved.

That's why it's vital to stay current on the latest scams. For more articles, visit our online Fraud Center at <https://www.wepcofcu.com/resources/fraud-center/>

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

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!

DISCOUNT PARK TICKETS

Kennywood.....\$39.99

Savings \$36

Children under 2 are free

Idlewild.....\$36.99

Savings \$30

Children under 2 are free

Taking care of members is our priority. That is why we partner with American Income Life Insurance Company! Membership with WEPCO includes a \$3,000 Group AD&D, AILPlus Health Service Discount Program, and more. For full details, visit our website at <https://www.wepcofcu.com/resources/american-income-life/>



Operating Statistics as of April 30, 2026

Assets\$398,622,340

Shares\$337,139,103

Loans\$250,909,781

Members 42,264

The Early Saver's Club

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

Logan Gordon-June 2025

Millie Troup-June 2025

Saylor Ross-June 2025

Riley Larson-July 2025

Tobias Bielanski-December 2025

William Mayhew -December 2025

Haven Fitzgerald -January 2026

Case Wilhelm-January 2026

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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WEPCO
FEDERAL CREDIT UNION

THE BOTTOM LINE

Summer 2026

Kids Day 2026

Get ready for some fun in the sun—
Kids Day is making a splash this year!

To celebrate Kids Day on **Tuesday, July 21**, we're turning up the summer fun with a tropical Hawaiian theme in our branches. Stop by to enjoy the island vibes and pick up special **Kids Day giveaways while supplies last**.

This year everyone wins – it's a pool party!"

We're partnering with several local pools so families can cool off and enjoy free summer recreation at participating locations.

Participating Pools & Dates

Keyser Pool	July 20-24	12:00 PM-6:00 PM
Piedmont Pool	July 20-24	12:00 PM-5:00 PM
CARC (Garrett County)	July 21	6:30 AM-6:30 PM
Kingwood City Pool	July 21	12:00 PM-5:00 PM
Constitution Park Pool	July 21	12:00 PM-7:00 PM
Frostburg City Pool	July 21	12:00 PM-7:00 PM

Whether you're stopping by the branch for Hawaiian-themed fun or heading to one of our participating pools, Kids Day is the perfect opportunity to celebrate summer, family, and community.

We can't wait to see you there—aloha and happy Kids Day!

KASASA®

Open or switch your Share Draft account to a **Kasasa Rewards Checking Accounts** today! Every month, you can earn dividends or cash back rewards and ATM fee refunds. Plus, add a FREE Kasasa Saver Account to collect and grow your Kasasa checking rewards with a great rate!



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We would like to
proudly announce
our Employee of
the 1st Quarter
Blessed Geiger



Anita Bower, Cumberland Branch Manager, stated "Blessed consistently demonstrates dedication and professionalism every day. Her pleasant disposition, reliability, and willingness to help create a positive environment for everyone around her, both members and co-workers.

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



Financial Freedom in the Palm of Your Hand!

Managing your finances has never been easier with mobile banking tools designed to keep you connected anytime, anywhere. Whether you're at home or on the go, you can take control of your money right from your smartphone.

- **Manage your cards** – Turn cards on or off, report a lost card, monitor transactions, and stay in control of your spending.
- **Manage travel plans** – Notify us when you're traveling to help ensure uninterrupted card access wherever your adventures take you.
- **Use Apple Pay & Samsung Pay** – Make fast, secure, and contactless purchases directly from your mobile device.

Your finances are always within reach — giving you convenience, security, and peace of mind right in the palm of your hand!



Adventure Starts Here with WEPCO Recreational Vehicle Loans!



Summer is the perfect time to hit the water, explore the trails, and make unforgettable memories with family and friends. Whether you've been dreaming of a new boat for weekends at the lake, a 4-wheeler for outdoor adventures, or a side-by-side for off-road fun, we can help make it happen.

With competitive rates and flexible financing options, our Recreational Vehicle Loans make it easier to purchase the toys that bring excitement to your summer. Our lending team is here to help you find a payment that fits your budget so you can focus on enjoying the ride.

Get ready for sunshine, adventure, and fun — finance your next recreational vehicle with us and make this summer one to remember!

Dates to Remember

Independence Day	Closed Saturday, July 4, 2026
Kids Day	Tuesday, July 21, 2026
WEPCO Spirit Week	Monday, July 20 – Friday, July 24, 2026
I Love My CU Day	Friday, July 31, 2026
Labor Day	Closed Monday, September 7, 2026
Columbus Day	Closed Monday, October 12, 2026
Autumn Glory	Wednesday, October 7-Sunday, October 11, 2026

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36th Annual WEPCO Scholarship Winners

Congratulations to the following students for winning our award!
We wish them the best of luck as they pursue their education this fall.



Briley Linaburg
Allegany High School



Kaden Lee
Calvary Christian Academy



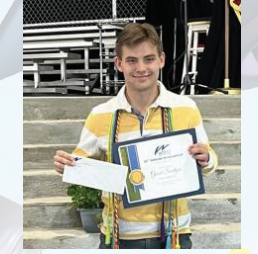
Skylar Bennett
Fort Hill High School



Chloe Haggerty
Mountain Ridge High School



Demi Ross
Northern High School



Grant Sweitzer
Southern High School



Jackson Miller
Bishop Walsh High School



Meghann Griffith
Frankfort High School



Charlotte Bradford
Keyser High School



Abigail Braithwaite
Mineral Tech Center



Ryleigh Hartman
Preston High School



Reid Kisamore
Tucker High School

I Love My Credit Union Day

On **July 31**, we're celebrating **I Love My Credit Union Day**, and we'd love to hear from you! As a member, your feedback helps us continue providing the products, services, and personal attention that make our credit union special. To celebrate, we're inviting members to share what they love about us by leaving a review on our Facebook page or stopping by a branch to share their experience.

As a thank you for participating, all eligible reviews and testimonials will be entered into a drawing. One lucky winner will have the opportunity to select a charity of their choice, and we will make a **\$500 donation** to that organization on their behalf. It's a simple way to show your support for your credit union while making a meaningful impact in our community.

How to Participate

- Leave a review on our Facebook page, or
- Visit any branch and share your experience with our team.

Your kind words not only help us grow but also help others discover the benefits of credit union membership.

Thank you for being part of our credit union family. We appreciate your trust, your membership, and the opportunity to serve you every day.

Together, we can spread a little love—and give back to a great cause!



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