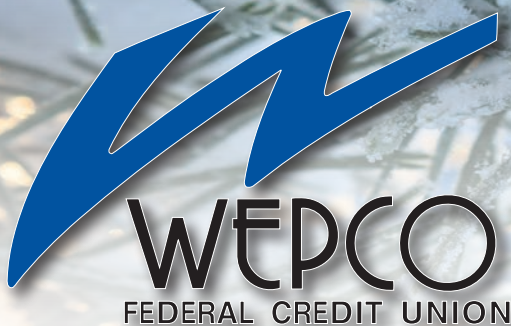




THE BOTTOM LINE

Winter 2025

Celebrating 75 Years!

On April 24, 1950, we had the honor and privilege of beginning the journey of serving our members. We began with 7 members, \$37.50 and operated out of a one-room office in the Westvaco Local 676 Union Hall on Main Street in Westernport, Maryland. Now we have 8 branches, serve over 40,000 members and have assets over \$372 Million !

Join us as we celebrate this milestone all year. Stay tuned for announcement on our social media platforms and in lobbies about contests, events and more. Thank you for being a part of our WEPCO family!



American Income Life

Through a partnership with American Income Life Insurance Company, all members have access to the following additional benefits at no cost:

- \$3,000 Group AD&D Benefit
- Child Safe Kit®
- Family Information Guide
- AILPlus Health Service Discount Program
- Legacy Will Kit®

Visit <https://www.wepcofcu.com/resources/american-income-life/> for more information.



Ask for Kasasa®

What are you waiting for? Open a Kasasa Cash checking today and earn 6.00% APY*! It's our way of rewarding you for banking with us.

*Visit <https://www.wepcofcu.com/kasasa-checking-savings-accounts/free-kasasa-cash-checking/> for more information.

KASASA®



We would like to proudly announce our Employee of the Third Quarter Trenton Smith!



Tonya Smiley, HR Officer, stated that "Trenton goes above and beyond for our members. He takes his time and listens to what they need. Trenton is an asset to the Credit Union."

800.292.8139 • <https://www.wepcofcu.com>

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

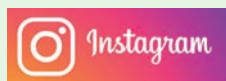
12511 WINCHESTER ROAD
LAVALE, MD 21502

OLDTOWN ROAD BRANCH

1101 EAST OLDTOWN ROAD
CUMBERLAND, MD 21502

PACA STREET BRANCH

215 PACA STREET
CUMBERLAND, MD 21502



Communi

Throughout 2024, we had the honor and privilege



Kidney Walk



Thanksgiving Food Drive



Hike



Operating Statistics as of October 31, 2024

Assets	\$372,237,057
Shares	\$319,160,965
Loans	\$259,879,926
Members	40,736



The 35th Annual Scholarship Program

The 2025 Scholarship Applications are now available for high school seniors on our website or from your local school guidance counselor. One student from each high school will win a \$1,500 scholarship*! For details, see your school guidance counselor or visit www.wepcofcu.com. Submit your applications by emailing scholarships@wepcofcu.com or mailing to P.O. Box 157, Bloomington, MD 21523, ATTN: Terry Apple. The deadline to apply is Friday, March 7.

*Available for high school seniors in our field of membership: Allegany High School, Bishop Walsh School, Calvary Christian Academy, Center for Career & Technical Education, Fort Hill High School, Frankfort High School, Keyser High School, Mineral County Technical Center, Mountain Ridge High School, Northern High School, Preston High School, Southern High School, or Tucker High School.

800.292.8139 • <https://www.wepcofcu.com>

Community Outreach Spotlight

to participate in many community outreaches and meet some amazing people.



for Homeless



Adopt-a-Highway



CF Warrior Run



Rocky Gap Trunk or Treat



Our 75th Annual Membership Meeting

Please join us on Friday, March 7 at 6:00 PM for our annual business meeting. The evening will conclude with the drawing of some great door prizes!

Tickets for the meeting will be available on Monday, February 3, 2025, and will end Friday, February 28. There is no cost for the tickets, but due to the fire code, only a limited number will be available. Copies of our Annual Report will be available at any branch office.

Voting will be held at all branch offices, if applicable: the Bloomington branch on Monday, February 3; the Keyser branch on Tuesday, February 4 and Wednesday, February 5; the LaVale branch on Thursday, February 6 and Friday, February 7; the Paca Street Branch on Monday, February 10 and Tuesday, February 11; the Oakland branch Thursday, February 13 and Friday, February 14; and the Kingwood branch Tuesday, February 18 and Wednesday, February 19. Voting will also be conducted during the annual meeting from 6:00 PM to 6:30 PM. All elections shall be determined by plurality vote and by printed ballot, except where there is only one nominee for the position to be filled.

In accordance with the Bylaws of WEPFCO Federal Credit Union, the following have been appointed to the Nominating Committee: Mark Alexander, David Robertson and Katie Gattens.

The slate of nominees for the Board of Directors submitted by the Nominating Committee includes incumbents: Walt May and Mark Bittinger

WEPFCO members may also seek nomination by petition to a seat on the Board of Directors. Potential nominees must submit the required documentation by Friday, January 17. For complete details, please contact Tonya Smiley, HR Officer, at 800-292-8139 extension 127.

800.292.8139 • <https://www.wepcofcu.com>



Fraud Flash - Fake Phone Calls

Watch out for phone calls or text messages that claim to be from us! Scammers try to trick you by calling in and pretending to be from WEPCO, claiming that there is a problem with your account or requesting you to verify a transaction due to possible fraud. The caller ID will show that it came from WEPCO to be more convincing.

One reason this happens is because of the growing popularity of "Voice over IP" (VoIP), which delivers phone service over the Internet. While convenient and easy to use, they allow for all sorts of customizations, including the name and number displayed on the caller ID. Scammers use this service to show our phone number and name instead of their own, so that their call appears legitimate.

- If the caller asks for your account or card information, hang up immediately.
- If you're unsure, let the call go to voicemail. Call back at our official phone number.
- Block the number on your phone to make it harder for the scammer to reach you.

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

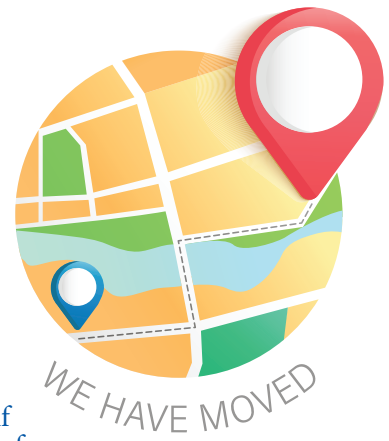
Update Your Information

Be sure that you receive mailings* from us throughout the year like:

- Account Statements
- Reissued Debit Cards
- Tax Paperwork

For security reasons, you must notify us directly when your address changes - even if it is temporary. We require your signature before making this update or, for your convenience, you can update your address securely through PAL Plus Online Account Access.

*The Post Office cannot forward financial documents. All undeliverable mail from WEPCO will be returned and may be assessed a returned mail fee.



IRA Reminder:

All contributions to IRA for your Deposit Year 2024 must be made before you file your taxes or April 15, whichever comes first.

Dates to Remember

Martin Luther King Jr. Day • Monday, January 20, 2025

Super Bowl • Sunday, February 9, 2025

Presidents' Day • Monday, February 17, 2025

Annual Meeting • Friday, March 7, 2025

First Day of Spring • Thursday, March 20, 2025

The Early Saver's Club

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

Daxx Fazenbaker-January 2024

Ellie Harsh-April 2024

Natalie Frazee-April 2024

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.

