



18th Annual Member Appreciation Day

Join us April 20–24, 2026 for our Member Appreciation Week — a celebration dedicated to YOU!

We’re planning a full week of fun, surprises, and special giveaways to thank our amazing members for their continued support.

Enter to win a Blackstone Grill!

Stop by during the celebration for your chance to bring home the ultimate backyard cooking prize. Thank you for being such an important part of our story — we can’t wait to celebrate together!



Meet the **NEW WEPCO Manage Cards** – Total Control at Your Fingertips! Managing your debit card has never been easier, you can:



- Turn your card ON or OFF instantly for added security
- Set travel notifications before you head out of town
- Access your virtual card anytime you need it
- Control where your card can be used — like blocking online transactions
- Set spending limits to help manage your budget
- Receive real-time alerts to monitor activity
- Set or change your PIN anytime
- Report your card lost or stolen quickly and securely

Access **Manage Cards** by logging into your WEPCO mobile app and selecting it from the menu today!



Promotion



WEPCO is proud to announce the promotion of Tommy Llewellyn to IT Systems Support Manager! In his new role, Tommy will work

closely with the IT Manager to support and oversee daily IT operations, helping to keep our systems running smoothly and securely. Tommy began his WEPCO journey as a Member Service Representative in May 2025, and his dedication, adaptability, and technical skills quickly set him apart. He officially stepped into his new role on December 15, 2025, and we’re excited to see the continued impact he’ll make on our team!

We would like to proudly announce our Employee of the 4th Quarter Jessica Bus!



Michelle McElwain, Senior VP said “Jessica has taken on significant additional responsibilities this quarter, frequently stepping in as Clerk while also training several new employees for the position. She has a positive, solutions-focused attitude and is dedicated, reliable, and professional, all of which are our core values.”

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



Tap. Pay. Go. — The Convenience of Contactless Debit Cards

Paying for everyday purchases has never been easier! With a contactless debit card, you can simply tap your card at checkout and be on your way — no swiping or inserting required.

Using secure chip technology, contactless cards provide the same trusted protection as traditional chip cards, with added speed and convenience. Whether you're grabbing coffee, filling up at the pump, or shopping for groceries, checkout is quicker and smoother.

Look for the contactless symbol at participating retailers, tap your card, and go. It's fast, secure, and designed to keep up with your busy life!



Why Pay More?

For the average cost of two cups of coffee a month, **My Financial Health** delivers premium financial monitoring, protection, and subscription management—all for **\$8.99 per month**.

Your financial wellness matters. Start taking control today and experience the confidence that comes from knowing your money—and your identity—are protected.

Stronger credit. Fewer wasted subscriptions. Better protection.
That's My Financial Health.



Debt Shield

When life takes an unexpected turn, your loan payment should not add to the stress. With WEPCO's Debt Shield, if you become disabled and are unable to work, your loan payments may be cancelled or waived up to the contract maximums.

This optional protection can be added to your loan to help ease the financial strain during a difficult time. Talk with our lending team to learn how Debt Shield can help protect your budget when it matters most.



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Our 76th Annual Membership Meeting

WEPCO Federal Credit Union held its 76th Annual Membership Meeting, Friday, March 6, 2026, 6:00 PM at the Bloomington Fire Hall in Bloomington, Maryland.

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

Mark then came forward and introduced the board, management, staff, and guest present: Board of Directors present were: Mark Alexander, Chairman; Walt May, Vice Chairman; Diana Dayton, Secretary; Cody Morton, Treasurer; Barry Lancaster, Director; Katie Gattens, Director; and Theresa Boal, Director. Management present were Becky McKenzie, President; Michelle McElwain, Senior Vice President; Bobby Alkire, Chief Financial Officer; Terry Apple, Compliance Officer; Marcie Lyons, Digital Branch Administrator; Heather Kirk, Collection Manager; Kristie Hamilton, Loan Manager; Tonya Smiley, Human Resource Officer; Alex VanSickle, Staff Accountant; Brandy Roderick, LaVale Branch Manager; Jennifer Ravenscroft, IT Manager; Tommy Llewellyn, IT Systems Support Manager; Rachel Ford, Oakland Branch Manager; Michelle Morris, Training Coordinator; Anita Bower, Cumberland Branch Manager; Ariel Shugars, Card Operations Specialist; Tara Chaney, Deposit Operations Specialist; Kristy Ashby, Loan Operations Specialist; and Melissa Morlen, Collections Specialist. Current and Past employees present were Leesa Moreland, Keyser MSR, Jessica Busl, Bloomington MSR and Sue Fazenbaker, retired Oakland Loan Officer. One special guest was present: Jeff Conner of Fike, Conner and Associates.

Service Awards

Michelle McElwain, 25 Years of Service

Anita Bower, 15 Years of Service • Melissa Morlen, 15 Years of Service • Debbie DeVore, 15 Years of Service

Katrina Roche, 10 Years of Service

Sarah Kyle, 5 Years of Service

Mark then conducted the business meeting. Motions to accept the 2025 Annual Report as written were given by Joe Clayton and Bernie Fazenbaker. Mark then asked Jeff Conner to come forward. Jeff stated, “WEPCO is a strong credit union! While the NCUA defines a credit union as ‘well-capitalized’ at a 7% capital ratio, WEPCO maintains nearly twice that level. Over the past four years, they’ve strategically invested their equity and expanded their services to deliver even greater value to their members.” Mark then asked to close the business meeting. Jonathan Dayton and Tom Clayton made the motion to close the meeting.

Tonya asked Michelle McElwain and Michelle Morris to help with the door prizes. Michelle McElwain pulled all the door prize tickets, including the grand prize. The meeting ended at 6:47 PM.

Door Prizes winners were: Grand Prize \$200 VISA Gift Card won by Madeline Clayton; \$100 gift card won by Cindy Murtz and Danny Clayton and \$25 gift cards were won by Evan Thomas, Lindsay Diehl, and Barb Alexander.





Tax Refund Scam

If you have filed your tax return, you may get a text or email about a tax refund. They allegedly come from the IRS or state government stating they have “processed” your tax refund, but they need you to “verify your identity” before they can send the money. They ask you to click the link in the message that takes you to a website asking for your personal information and bank account.

However, this is a scam. This is not how you find out about the status of your tax refund. In reality, the scammer wants your information so that they can steal your tax refund or open other accounts in your name. The IRS or state government would not send you texts or emails needing to verify your tax refund. If you get any such text or email, do not respond to it or click any links. Instead, report it as spam and delete it.

Dates to Remember

Easter

Sunday, April 5, 2026

Member Appreciation Day

Friday, April 24, 2026

Mother's Day

Sunday, May 10, 2026

Memorial Day

Closed, Monday, May 25, 2026

Juneteenth

Closed, Friday, June 19, 2026

Father's Day

Sunday, June 21, 2026

First Day of Summer

Sunday, June 21, 2026

Independence Day

Closed, Saturday, July 4, 2026

Open an Account Online — Or Add a Share Account in Minutes

Managing your money should be simple — and now it is! Opening a new account or adding a share account has never been easier, and you can do it all from the comfort of your home.

Our secure online application makes opening an account quick and convenient. In just a few easy steps, you can:

- Open a new checking or savings account
- Fund your account securely
- Start managing your money right away



No appointments. No paperwork. No hassle.

April 15, 2026, is fast approaching — and with it comes your final opportunity to make IRA contributions for the 2025 tax year.

Contributing to a Traditional or Roth IRA is a smart way to invest in your future. It's a simple step today that can make a powerful difference tomorrow.



Operating Statistics as of December 31, 2025

Assets	\$380,165,498
Shares	\$320,506,541
Loans	\$255,089,171
Members	41,798

The Early Saver's Club

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

Riley Larson-July 2025

Dawson Ray-October 2024

Saylor Ross-June 2025

William Mayhew-December 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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