



THE BOTTOM LINE

Spring 2024

Celebrating Our Members!

Wednesday, April 24, 2024 will mark our 14th Annual **Member Appreciation Day!** Save the date and help us celebrate YOU, our valued and appreciated members! Visit us, enjoy light refreshments and enter for a chance to win a **YETI COOLER** full of some cool goodies!

We've been proudly serving our members for 74 years and we'll glad you're part of our **WEPCO** family!

*Members can enter starting Monday, April 22, 2024. Only one winner will be drawn on Friday, April 26, 2024.



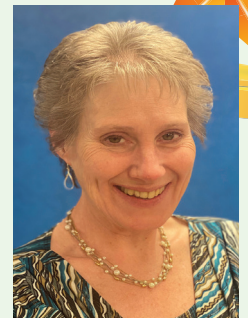
Download and enroll in **WEPCO Mobile** today to securely access your accounts or loans, view balance history, transfer funds and more on the go anytime and anywhere 24/7! Add **eStatements** for even more convenience!

*Data rates may apply.

Employee of the Quarter

CONGRATULATIONS!
Robin Cosner,
4th Quarter 2023

Anita Bower, Cumberland Branch Manager, stated that "Robin is an employee that is dedicated to making our members the number one priority. She is eager to learn new things, achieve her goals, and provide support to her coworkers whenever needed. Robin's commitment to WEPCO makes her a valued employee."



Federally insured by NCUA.

800.292.8139 • 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
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

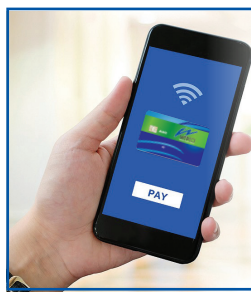
Kasasa®
Cash Checking
6.00% APY*

*Visit wepcofcu.com for complete details
and disclosures



Dates to Remember

Easter • Sunday, March 31, 2024
Pennsylvania Maple Festival • April 20 - 21 & April 24 - 28, 2024
Earth Day • Monday, April 22, 2024
Member Appreciation Day • Wednesday, April 24, 2024
CF Warrior Run • Saturday, May 11, 2024
Mother's Day • Sunday, May 12, 2024
Evergreen Heritage Center Spring Festival • Sunday, May 19, 2024
DelFest • May 23 - 26, 2024
Memorial Day • Closed, Monday, May 27, 2024
Town of Oakland's Kick Off to Summer • Saturday, June 8, 2024
Wing Off & Music Festival • Saturday, June 15, 2024
Father's Day • Sunday, June 16, 2024
Juneteenth • Closed, Wednesday, June 19, 2024
First Day of Summer • Thursday, June 20, 2024
Evergreen Heritage Center Forest Garden • Sunday, June 23, 2024
Independence Day • Closed, Thursday, July 4, 2024



Carry your **WEPCO Mastercard Debit Card**
on your phone at all times! Add it to the
digital wallet on your phone for convenience
and security. Visit our website for details at
<https://www.wepcofcu.com/digital-wallet/>



Operating Statistics as of December 31, 2023

Assets \$337,693,396
Shares \$290,707,132
Loans \$266,511,084
Members 39,763



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WEPCO ANNUAL MEETING

WEPCO Federal Credit Union held its 74th Annual Membership Meeting, Friday, March 1, 2024, 6:00 PM 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 board, management, staff, and guest present: Board of Directors present were Walt May, Chairman; Mark Alexander, Vice Chairman; Diana Dayton, Secretary; Cody Morton, Director and Katie Gattens, Director. Management present were Becky McKenzie, President; Michelle McElwain, Senior Vice President; Bobby Alkire, Chief Financial Officer; Terry Apple, Compliance Officer; Tonya Smiley, Human Resource Officer; Brandy Roderick, LaVale Branch Manager; Jennifer Ravenscroft, IT Manager, and Rachel Ford, Oakland Branch Manager. Current and Past employees present were Leesa Moreland, Keyser MSR and Sue Fazenbaker, retired Oakland Loan Officer. One special guest was present: Jeff Conner of Fike, Conner and Associates.

Walt then conducted the business meeting. Motions to accept the 2023 Annual Report as written were given by Joe Shillingburg and Bernie Fazenbaker. Walt then asked Jeff Conner to come forward. Jeff stated "Wow, what a year! WEPCO has great staff, management and board and it shows in the hard work and dedication they displayed during the merger. WEPCO was well capitalized before the interest rate rise but continued to excel, ending the year making \$6.1 million in net income!" Walt concurred with Jeff and emphasized that the staff at WEPCO is what makes them stand out among their peers. Walt then asked to close the business meeting. Sue Fazenbaker and Mark Alexander made the motion to close the meeting.

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

25 Years of Service

Kristy Ashby, Mortgage Specialist

20 Years of Service

Rachel Ford, Oakland Branch Manager

Kishia Shoemaker, LaVale Mortgage Specialist

5 Years of Service

Evelyn Butler, Kingwood MSLO

Kelly Rhine, Oakland MSR

Leesa Moreland, Keyser MSR

Alex VanSickle, Bloomington MSR

Tara Chaney, Operations Support Specialist

Sheila Wilson, Cumberland Loan Officer

Tonya asked for Diane Dayton and Michelle McElwain to help with the door prizes. Diana pulled all the door prize tickets, including the grand prize. The meeting ended at 6:55PM.

Door Prizes winners were: Grand Prize \$200 VISA Gift Card won by Sue Fazenbaker; \$100 gift card won by Barb Alexander and Tom Clayton and \$25 gift cards were won by Charles Shrout, Reba Deremer and Butch Gattens.



FRAUD FLASH

Warning Signs of Romance Scams

Fraudsters continue to exploit people through online dating, using them to transfer stolen money. According to the FTC, some of the most popular lies they use to trick people include: claiming to be sick (or someone close is sick), offering to invest money on your behalf, or talking marriage despite never meeting in person.

Fraudsters can be convincing, so if you're looking for love, watch out for these warning signs:

- Immediate declaration of love from someone you meet online.
- Their online profile on Facebook or dating platform was just created, has little information, or follows other potential partners.
- They cannot meet with you because of work, travel, or distance.
- They transfer money to you and ask you to send it to another person through gift cards or cryptocurrency.

Since these scams evolve over time, stay vigilant; if you're asked to do something unusual or unexplainable, refuse it. Ultimately, by catching these signs early, you can prevent yourself from becoming a victim of fraud or perpetrating it for someone else.



Dollar Dog is Here to Make Sense of Dollars and Cents!

Sign your child up for the Dollar Dog Kids Club and get them excited about saving!

With the Dollar Dog Kids Club at WEPCO, you can start your child on the right financial foot with age-appropriate goals and activities. Ask us how you can sign your child up today or visit our website.

***Here's a tip from Dollar Dog:** Whether it's from a birthday, a holiday, or just helping out around the house, the next time your child receives money, set some of it aside for them. After a few weeks or months, they'll be surprised at how much you helped them save!*

DEBT SHIELD

Titanium Debt Shield protection provides life, disability, and involuntary unemployment coverage on your loan. If you pass away or become disabled or unemployed, it can help make payments on your loan, removing one less worry for you! Contact a loan officer today for more information.



The Early Saver's Club

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

Elsie Hollingsworth-February 2023

Chase Dickel-February 2023

Kanan Cash-March 2023

Landyn Harvey-May 2023

Kayleigh Martin-August 2023

Tate Riley-January 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 the Credit Union start off your child's financial future.

