

## retired



After years of dedicated service, Morgan McCormick, Loan Operations Specialist, officially retired on October 31, 2025. His hard work, expertise, and friendliness left a lasting impact on our team and our members.

Morgan is truly missed, and we continue to wish him a happy, healthy, and fulfilling retirement!

## Introducing Our New Online Account Opening— Fast, Simple, and Convenient!

WEPCO Federal Credit Union is excited to launch our new Online Account Opening platform, making it easier than ever to securely join or add new accounts—anytime, anywhere, right from your computer or mobile device!

### What You Can Open Online

- New Memberships
- Savings Accounts
- Kasasa Rewards Checking
- Share Certificates
- And more!



## Save on Taxes with Your New Vehicle!

If you financed a new (not used) vehicle with us, you may be eligible to claim a loan interest deduction on your tax return. To qualify:

- You financed or refinanced a brand new vehicle with us in 2025
- You paid at least \$600 in interest on the loan in 2025
- The vehicle had final assembly in the U.S.

Check your December account statement to see how much interest you paid on your loans. For more details, please consult your tax advisor.



We would like to proudly announce our Employee of the 3rd Quarter Morgan Martin!



Kelly Rhine and Kadi Simpson, MSRs stated that Morgan Martin, MSR, “Brings positivity daily, lends a hand to anyone in need, and consistently goes above and beyond!”

## 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



## Celebrating Our Recent Awards!

We're proud to share that WEPCO Federal Credit Union has been recognized in the Best of Preston County awards as Best Credit Union and Best Mortgage Lender—a testament to our commitment to providing exceptional service to our members.

Additionally, at the Mineral County Chamber of Commerce Annual Summit Awards Banquet, WEPCO was honored with the Business Leader of the Year Award, recognizing our leadership, community impact, and dedication to excellence.

Thank you to our members and community for supporting us—these awards belong to you as much as they do to us!



### IRA Reminder:

*IRA reminders: All contributions to an IRA for Deposit Year 2025 must be made before you file your taxes or April 15, whichever comes first.*

## Dates to Remember

Martin Luther King Jr. Day (Closed)

Presidents' Day (Closed)

Annual Meeting

First Day of Spring

Monday, January 19, 2026

Monday, February 16, 2026

Friday, March 6, 2026

Thursday, March 20, 2026

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## Our 76th Annual Membership Meeting

Please join us on Friday, March 6 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 2, 2026, and will end Friday, February 27. 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 applies: the Bloomington branch on Monday, February 2; the Keyser branch on Tuesday, February 3 and Wednesday, February 4; the LaVale branch on Thursday, February 5 and Friday, February 6; the Paca Street Branch on Monday, February 9 and Tuesday, February 10; the Oakland branch Thursday, February 12 and Friday, February 13; and the Kingwood branch Tuesday, February 17 and Wednesday, February 18. 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 WEPCO Federal Credit Union, the following have been appointed to the Nominating Committee: Walt May and Mark Bittinger

The slate of nominees for the Board of Directors submitted by the Nominating Committee includes incumbents: Diana Dayton, Samantha Tichnell, Barry Lancaster and Cody Morton

WEPCO 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 16. For complete details, please contact Tonya Smiley, HR Officer, at 301-783-1023.

## Breast Cancer Awareness

To support Breast Cancer Awareness, we hosted a friendly competition between our branches, and the results were amazing! A big thank you to all branches who participated—your creativity and team spirit truly shined.

Congratulations to the Oakland Lobby Branch! Your hard work and imaginative display earned you this well-deserved recognition. We are proud to announce that we made a \$1,500 donation to the WVU Cancer Center at Potomac Valley Hospital to support their vital work in the fight against breast cancer. Together, we're making a difference!





## Keeping Kids Safe Online

If you have kids and they received a new phone, tablet, or laptop as a gift, beware of scammers trying to exploit these devices. Keep your kids safe by doing the following:

- 1. Set up parental controls.** These devices have special settings that can limit the websites kids can visit, disable app purchases, or require passwords to make purchases. These ensure that they access safe websites and do not buy apps containing viruses.
- 2. Set up strong passwords.** Show them how to create these passwords so that only they can access their devices.
- 3. Set up device to auto-update.** Updates patch vulnerabilities in these devices and prevents a hacker from taking them over. Auto-updates ensure that your kids will not have to worry about doing this manually.
- 4. Talk about online chatting.** Explain the risks of posting their information online, avoiding chats from strangers, and maintaining privacy. You may be able to adjust the privacy settings on their social media accounts.

For more insights, visit the FTC's website at <https://consumer.ftc.gov/identity-theft-and-online-security/protecting-kids-online>.

**Spring Ahead!  
Daylight Savings  
Time Begins  
March 8, 2026**



*Spring forward*  
change your clocks



### The 36th Annual Scholarship Program

The 2026 Scholarship Applications are now available for high school seniors on our website or from your local school guidance counselor. One eligible student from each high school will win a \$1,500 scholarship\*! For details, see your school guidance counselor or visit [www.wepcofcu.com](http://www.wepcofcu.com). Submit your applications by emailing [scholarships@wepcofcu.com](mailto:scholarships@wepcofcu.com) or mailing to P.O. Box 157, Bloomington, MD 21523, ATTN: Terry Apple. The deadline to apply is Friday, March 6.

\*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, and Tucker High School.



### Operating Statistics as of October 31, 2025

<b>Assets</b> .....	<b>\$378,163,590</b>
<b>Shares</b> .....	<b>\$319,398,312</b>
<b>Loans</b> .....	<b>\$251,952,471</b>
<b>Members</b> .....	<b>41,631</b>

## The Early Saver's Club

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

- Chloe Ralston* - September 2024
- Adalee Denner* - July 2025
- Brinley Shope* - August 2025
- Ellie Nazelrod* - August 2025

All children under one year of age or adopted within the last year are eligible to join. They will receive a WEPKO 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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