



# THE BOTTOM LINE

Spring 2025

## CELEBRATING 75 YEARS 1950 - 2025

### 17th Annual Member Appreciation Day

Thursday, April 24 marks the 75th year serving our members! We began with 7 members at the Luke Union Hall to now having 8 branches and over 41,000 members! To celebrate this milestone, we will be having a weeklong celebration starting on Monday, April 21! Be sure to visit one of our branches and join in on our festivities!

As a part of the celebration, **we are giving away a Poly Lumber Double Glider from Tristate Gazebo\*** to one lucky member. Drawing entries will be available at all branches. The winner will be drawn on Member Appreciation Day, Thursday, April 24, 2025.

Thank you for continuing to choose us as your financial institution of choice!  
We appreciate your loyalty, support and trust for all these years!

\*Members can enter starting Monday, April 21. Only one winner.

As a **WEPCO** member, you have rewards at your fingertips through Love My Credit Union rewards! Take advantage of up to \$25 off professional tax prep with H&R Block or 20% savings on TurboTax. Scan the QR code start saving today!



Love My Credit Union®  
rewards



**We would like  
to proudly  
announce our  
Employee of  
the 4th Quarter  
Tina Magruder,  
MSR!**



Brandy Roderick, LaVale Branch Manager stated that "Tina is always positive. She has a great work ethic and goes above and beyond for coworkers and provides exemplary member service. Tina has been a valuable part of Team WEPCO!"

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



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## Dates to Remember

**Easter** • Sunday, April 20, 2025

**Member Appreciation Day** • Thursday, April 24, 2025

**Mother's Day** • Sunday, May 11, 2025

**Memorial Day** • Closed, Monday, May 26, 2025

**Father's Day** • Sunday, June 15, 2025

**Juneteenth** • Closed, Thursday, June 19, 2025

**First Day of Summer** • Friday, June 20, 2025

**Independence Day** • Closed, Friday, July 4, 2025

## IRA Contribution Deadline

April 15, 2025, is right around the corner and so is the deadline  
to make contributions for the 2024 tax year! Contributing to a  
Traditional or Roth IRA can help you save for the future while taking  
advantage of potential tax benefits.



### Operating Statistics as of December 31, 2024

Assets .....	\$373,548,532
Shares .....	\$319,213,814
Loans .....	\$264,260,238
Members .....	41,045

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# WEPCO ANNUAL MEETING



WEPCO Federal Credit Union held its 75th Annual Membership Meeting, Friday, March 7, 2025, 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, HR Officer, gave the invocation. A chicken dinner prepared by the Bloomington Fire Hall Ladies Auxiliary was served to those 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; Mark Bittinger, 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; Kristie Hamilton, Loan Manager; Tonya Smiley, Human Resource Officer; Jennifer Ravenscroft, IT Manager; Marcie Lyons, Digital Branch Administrator; Heather Kirk, Collection Manager; Brandy Roderick, LaVale Branch Manager; Rachel Ford, Oakland Branch Manager; Jessica Ronnenberg, Keyser Branch Manager; Anita Bower, Cumberland Branch Manager; Morgan McCormick, Loan Operations Specialist; Tara Chaney, Operations Support Specialist; Melissa Morlen, Collection Specialist; Alex VanSickle, Staff Accountant; Ariel Shugars, Card Operations Specialist; Michelle Morris, Training Coordinator. Current and Past employees present were Jessica Busl, Bloomington MSR and Desirae Kimble, Bloomington MSR and Sue Fazenbaker, retired Oakland Loan Officer. One special guest was present: Jeff Conner of Fike, Conner and Associates.

Mark then asked Becky McKenzie, President to come forward to begin a presentation of the history of WEPCO presented by department managers. Each manager came forward to present fun facts, historical details, present success, and future goals for their department. Then Mark conducted the business meeting. Motions to accept the 2024 Annual Report as written were given by Tom Clayton and Cindy Mertz. Mark then asked Jeff Conner to come forward. Jeff stated that he has the had honor of conducting 30 audits for WEPCO. He continued "WEPCO has strong leaders and assets that will continue meeting the needs of its members in the future!" Mark then asked to close the business meeting. Tom Clayton and Bernie Fazenbaker made the motion to close the meeting.

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

## **25 Years of Service**

Kristie Hamilton, Loan Manager  
Amber DiUbaldo, Indirect Lending Specialist  
Kathy Bradley, Keyser Mortgage Specialist  
Marcie Lyons, Digital Branch Administrator

## **20 Years of Service**

Connie Bray, Oakland Drive-up MSR

## **5 Years of Service**

Tina Magruder, LaVale MSR

Tonya asked for Diana Dayton and Marcie Lyons to help with the door prizes. Becky pulled all the door prize tickets, including the grand prize. The meeting ended at 7:48 PM.

Door Prizes winners were: Grand Prize \$275 VISA Gift Card won by Joe Clayton; \$175 gift card won by Joe Deremer; \$75 gift cards were won by Judy McGowan, Tom Clayton and Vivan McDowell. Other prizes for the evening were won by Butch Gattens, Tim Dayton, Ivy Hott, Geraldine Nassier, Sue Fazenbaker, Louis Nassier, Earl Leister, Edith Clayton, Cindy Mertz, Madaline Clayton, Mark Ravenscroft, and Barb Alexander.



## ATM and POS Skimmers

Fraudsters will insert devices on ATMs or POS machines that will record your card and PIN information. They then use your information to create a fake debit card and withdraw cash or make purchases with your money! Examples of skimming devices include:

- **ATM Card Readers:** fraudsters place the device in the card reader slot. It scans the magnetic stripe to steal your card information.
- **ATM Pinhole Cameras:** fraudsters place cameras with lens the size of a ballpoint pen to capture your PIN entry.
- **POS Overlays:** fraudsters place a shell that resembles the top of the POS directly on the POS machine. Shoppers unknowingly provide their card and PIN information through the overlay.

To protect yourself:

1. Use ATMs at well-lit areas monitored by security cameras. They are less likely to be tampered with.
2. Look for signs of tampering on the front of the ATM or POS machine, such as loose parts.
3. Use your card as credit to prevent fraudsters from getting your PIN.
4. Set up account alerts to notify you of certain transactions via PAL Plus or our mobile app.

We have fraud monitoring set up on your WEPCO Mastercard Debit, meaning you may be contacted in case of an unusual transaction to confirm you authorized it.

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

Have you named your beneficiary yet for your additional benefits available through our partnership with American Income Life?

Membership benefits at no cost to you include:

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

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



## Mechanical Repair Coverage

The older your vehicle gets, the more expensive it can be to fix it—and the more often you need to! Mechanical Repair Coverage (MRC) may help keep those costs in check, saving your budget from future unexpected repair costs and getting your vehicle back on the road. Add MRC to your next vehicle loan!



## Early Savers

Open an Early Savers account today and start encouraging the children in your life to set aside a portion of their allowance. Over time, this can develop into a habit that they can adopt and continue into adulthood.

Every time your child makes a \$10 deposit to their Early Savers, we will punch their Dollar Dog Savings Card. Once they have accumulated 3, 5, or 10 punches, they can pick a prize to keep the excitement going!



## The Early Saver's Club

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

*Thatcher Glotfelty*-March 2024

*Adalynn Lear*-May 2024

*Walker Custer*-August 2024

*Colton Brenk*-November 2024

*Warden Bailey*-November 2024

*Cortlyn Armstrong*-December 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.



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