



THE BOTTOM LINE

Winter 2020



LOVE MY CREDIT UNION REWARDS

There are more reasons than ever to love being a member of WEPCO Federal Credit Union.

Your credit union membership is about the trust and care of community, built around where you live, work and play. That's why WEPCO Federal Credit Union membership saves you money through exclusive member-only offers through our trusted partners. Through **Love My Credit Union Rewards**, credit union members have saved over \$2 billion with offers like:

- Credit union members get \$200 when you switch to Sprint, plus lines 3, 4 and 5 are FREE! Plus, \$100 Annual Loyalty Cash Rewards and 25% off select accessories in Sprint retail stores.
- Credit union membership also saves you up to \$15 on TurboTax federal products.
- Members save on SimpliSafe, the #1 expert pick for home security.
- Save 30% on premium identity protection from Financial Lock.
- Save on car maintenance + get \$10 off your first service using CarAdvise.
- WEPCO Federal Credit Union members can save big with an exclusive discount from the TruStage Home & Auto Insurance Program.

Learn all about how your WEPCO Federal Credit Union membership gets you all these exclusive savings and more at LoveMyCreditUnion.org. Check them out and start enjoying credit union member benefits you never knew you had.

Sprint Cash via deposit: \$100/line, max 2 lines. Req. new line activ. on eligible plan and registration at lovemycreditunion.org/sprintrewards within 30 days of activ. Loyalty Reward: Via deposit. \$100/yr./acct. Unlimited Basic: after 1/31/2021 pay \$60/mo for line 1, \$40/mo for line 2 and \$20/mo/line for lines 3-5 with AutoPay. 1 Hulu ad-supported plan per eligible Sprint acct. MHS reduced to 3G speeds after 500MB/mo. SD video streams up to 480p, music up to 500Kbps, gaming up to 2Mbps. Data deprioritization during congestion. other mo. charges apply.



COMING SOON FOR YOU!

New accounts with
higher dividend
rates and rewards

Apple Pay, Samsung
Pay and Google Pay

Deposit cash and
checks at our ATMs



Be sure to visit our website,
Facebook or Twitter for
upcoming promotions, additional
announcements or events.



Employee of the Quarter

CONGRATULATIONS! Michelle Morris 3rd Quarter 2019

Brandy Roderick, LaVale Branch Manager, said, "She became one of WEPCO's trainers and has done an excellent job in training the new hires. She strives to provide the best training possible to her trainees, and is always eager to learn new ideas. She is very professional and treats her co-workers and members with the upmost respect. She provides exemplary member service to each and every member. She is a true team player, helping out both co-workers and members with anything."



Federally insured by NCUA.

800.292.8139 • www.wepcofcu.com

MAIN OFFICE
 204 North Branch Avenue, P.O. Box 157
 Bloomington, Maryland 21523
 Fax 301.359.3683
 Drive-up Only
 MONDAY - THURSDAY
 9:00 AM - 5:00 PM
 FRIDAY
 8:30 AM - 5:00 PM
 SATURDAY
 CLOSED

OAKLAND BRANCH
 12826 Garrett Highway
 Oakland, Maryland 21550
 Fax 301.334.1544
 MONDAY - FRIDAY
 9:00 AM - 5:00 PM Lobby
 No Drive-Up service available at this branch
 SATURDAY
 9:00 AM - 12:00 noon

OAKLAND DRIVE-UP
 130 North Fourth Street
 Oakland, Maryland 21550
 MONDAY - TUESDAY
 8:00 AM - 4:00 PM
 WEDNESDAY - THURSDAY
 9:00 AM - 5:00 PM
 FRIDAY
 8:30 AM - 6:00 PM
 SATURDAY
 9:00 AM - 12:00 noon

KEYSER BRANCH
 459 New Creek Highway
 Keyser, West Virginia 26726
 Fax 304.788.5398
 MONDAY - THURSDAY
 9:00 AM - 4:30 PM Lobby
 9:00 AM - 5:00 PM Drive-Up
 FRIDAY
 9:00 AM - 5:00 PM Lobby
 8:30 AM - 6:00 PM Drive-Up
 SATURDAY
 9:00 AM - 12:00 noon Lobby
 8:30 AM - 12:00 noon Drive-Up

KINGWOOD LENDING BRANCH
 202 West Main Street
 Kingwood, West Virginia 26537
 Fax 304.329.6421
 MONDAY - FRIDAY
 9:00 AM - 5:00 PM
 SATURDAY
 9:00 AM - 12:00 noon

LAVALE BRANCH
 12511 Winchester Road
 LaVale, Maryland 21502
 Fax 301.729.9415
 MONDAY - THURSDAY
 9:00 AM - 4:30 PM Lobby
 9:00 AM - 5:00 PM Drive-Up
 FRIDAY
 9:00 AM - 5:00 PM Lobby
 8:30 AM - 6:00 PM Drive-Up
 SATURDAY
 9:00 AM - 12:00 noon Lobby
 8:30 AM - 12:00 noon Drive-Up



Let us melt your heart with our great Share Certificate rates!

36-months at **2.27%** APY* 48-months at **2.52%** APY*

*APY = Annual Percentage Yield. APY accurate as of 1/1/20. Rate subject to change after maturity date. Minimum balance of \$500. Early withdrawal penalty applies. Fees could reduce earnings.

Update Your Information

Be sure that you are receiving communication mailing from us throughout the year like:

- Account Statements
- eStatements
- Debit card reissue
- 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 convenience, you may update your address securely through PAL Plus Online Access. In addition, by enrolling in eStatements, you can securely access your account statements and tax forms.

Did you know that because the Post Office does not require identification to forward mail, WEPCO cannot forward your mail? For example, if you were to go on vacation for 3 months to Florida and forward your mail through the Post Office, you would not receive any communications from us during that time. This is because we have very strict privacy policies related to forwarding mail to protect our members.



Operating Statistics as of October 31, 2019

Assets \$243,278,828
 Shares \$216,040,882
 Loans \$188,104,438
 Members 32,652

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DATES TO REMEMBER

Martin Luther King Jr. Day • Monday, January 20, 2020

Super Bowl • Sunday, February 2, 2020

Presidents' Day • Monday, February 17, 2020

Annual Meeting • Friday, March 6, 2020

First Day of Spring • Thursday, March 19, 2020



OUR 70th ANNUAL MEMBERSHIP MEETING



Friday, March 6 at 6:00 PM in the Bloomington Fire Hall, Bloomington, MD

Please join us at for fellowship and light refreshments. Our business meeting will begin around 6:30 PM. The evening will conclude with the drawing of some great door prizes!

Tickets for the meeting will be available on Monday, February 3, 2020 and will end Friday, February 21. There is no cost for the tickets, but due to the fire code, only a limited number are available. Copies of our Annual Report will be available at any branch office and at the meeting itself.

Voting will be held (if needed) at all branch offices: the Keyser branch on Monday, February 3 and Tuesday, February 4; the LaVale branch on Thursday, February 6 and Friday, February 7; 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 WEPCO Federal Credit Union, the following have been appointed to the Nominating Committee: Walter May and Mark Bittinger.

The slate of nominees for the Board of Directors submitted by the Nominating Committee include: Diana Dayton, Cheryl Smith, Barry Lancaster and Cody Morton, incumbents.

WEPCO members may also seek nomination by petition to a seat on the Board of Directors. Potential nominees must submit the required documentation by January 27. For complete details, please contact Tonya Smiley, HR Officer, at 800-292-8139 extension 127.

WEPCO Federal Credit Union is now accepting entries for our 30th Annual College Scholarship!

The scholarship will be awarded in May and may be used at any college or university.

APPLICANT SCHOLARSHIP REQUIREMENTS ARE AS FOLLOWS:

- 1. Must be a member of WEPCO.*
- 2. Be enrolled for the 2020 fall college semester.*
- 3. Complete a scholarship application form with short essay. (Details on application.)*
- 4. Submit a high school or college transcript. (Copies accepted.)*
- 5. Submit a complete list of accomplishments. (Clubs, awards, etc.)*

Deadline for entries is Friday, April 24. Application forms are available on our website or at any Credit Union office. For additional information, or to receive an application in the mail, please contact us.

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FRAUD FLASH

Digital Wallets

Apple Pay, Google Pay and Samsung Pay are some of the most popular digital wallets today. These mobile phone apps hold your card information and can be used to make purchases through your phone. It does require the merchant to have a payment terminal compatible with them, which should be indicated while you're checking out. However, digital wallets offer so many benefits:

- You can make your payments using one device, instead of shuffling through multiple cards;
- You can check out faster; and
- Digital wallets offer many enhanced security features.

So, how does digital wallet provide more security? When you use the digital wallet, it generates and securely sends the merchant a unique, one-time code to complete the purchase. The wallet never sends or exposes your card information. If there was an employee or a card skimmer trying to steal card information, they would never receive it.

While the wallet does not send your card information, it is still retained on your phone, so we offer some security tips to safeguard your phone and information:

1. Use reputable apps. Apple, Google, and Samsung have built their apps with layers and layers of security.
2. Secure your phone. Protect it by enabling touch ID or facial recognition just to access it.
3. Secure your digital wallet. Enable passwords, PINs, touch ID, or any other security measures to ensure that only you can access it.

Daylight Savings Time Begins
March 8, 2020



Where's My Refund?

Want to Check on Your Tax Refunds?

You can verify your refund status online with the IRS at <https://www.irs.gov/refunds>.

IRA Reminders:

All contributions to an IRA for **Deposit Year 2019** must be made before you file your 2019 taxes or April 15, whichever comes first.

The Early Saver's Club

Below are the names of our "newest" members of the Early Saver's Club, open to all children under one year of age or adopted within the last year. Early Saver members receive a WEPCO Puppy, and we will begin their savings with a \$10 deposit. If you have recently been blessed with an addition to your family, let the Credit Union start off their financial future.



Charlotte Colmer-July 2019, **Emerson Flick**-April 2019, **Hoyt Hutton**-May 2019

Jane Morris-September 2018, **Andrew Riggleman**-December 2018,

Kingsley Ross-December 2018, **Lewis Ross IV**-December 2018, **Jillian Shank**-September 2019

Talk with Becky

WEPCO employees are committed to providing you with the exemplary service necessary to earn the privilege of being your financial institution of choice. To help us achieve this goal, please take a moment to tell me how our people, products and services are meeting your needs.



Date: _____ Your Name: _____

Your Comments: _____

If you would like me to call you about your feedback, please provide a phone number and the best time to reach you at that number.

Phone Number: _____