



THE BOTTOM LINE

Winter 2021

WEPCO Federal Credit Union is now accepting entries for our 31st Annual College Scholarship

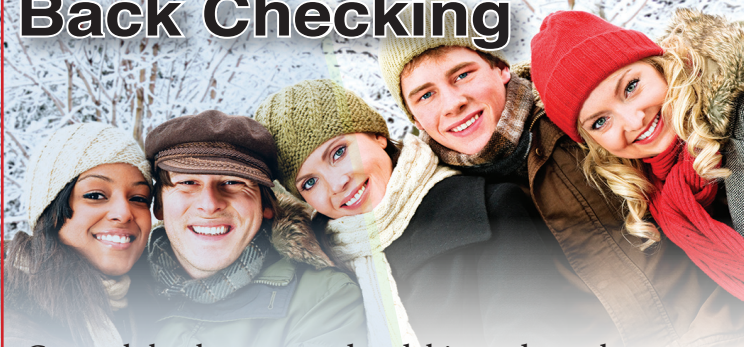
The scholarship will be awarded in May and may be used at any college or university.

Applicant Scholarship Requirements are as Follows:

1. *Must be a member of WEPCO.*
2. *Be enrolled for the 2021 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 23. 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.

FREE KASASA® Cash Back Checking



Get cash back on everyday debit card purchases, plus refunds on ATM withdrawal fees nationwide, **That's checking made better!**

For complete details and qualifications, visit <https://www.wepcofcu.com/member-services/kasasa-checking-savings-accounts/>.



Federally insured by NCUA.

Employee of the Quarter

CONGRATULATIONS!
Lori Taylor
3rd Quarter 2020



Michelle McElwain, Senior VP, and Bobby Alkire, CFO, duly nominated Lori. This is some of what they had to say about her, "Lori is a born leader!

Lori displays respect for all of her coworkers and understands that teamwork is very important to the success of the credit union. Not only does she have a drive to learn, but also teach others. Lori takes pride in her work which shows her level of commitment to WEPCO, its members and her coworkers."

800.292.8139 • www.wepcofcu.com

For the most current hours, please visit our website. All times are subject to change.

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
Drive-up Only

MONDAY - FRIDAY

9:00 AM - 5:00 PM

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

LAVALLE 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



MORE SAVINGS. MORE POSSIBILITIES.



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 membership saves you money with exclusive member-only offers through our trusted partners [Love My Credit Union Rewards](#).

Credit union members have saved over \$2 billion with offers like:

- Savings up to \$15 on **TurboTax** federal products.
- Exclusive discount from the **TruStage Home & Auto Insurance Program**.
- Members save on **SimpliSafe**, the #1 expert pick for home security.
- Exclusive access to the **Love My Credit Union Rewards Powersports, RV & Boat Buying Program**.
- Save on car maintenance + get \$10 off your first service using **CarAdvise**.
- Save 40% on a 1-year membership to **Sam's Club**.
- Build your credit history with rent and save up to 30% with **Rental Karma**.
- Save \$40 on **Calm**, the #1 app for meditation and sleep.
- Save on your **Travel and Entertainment** needs like Car Rentals, Hotels, Theme Parks, Movie Tickets and more!

Learn all about how your WEPCO membership gets you all these exclusive savings and more at <https://www.wepcofcu.com/resources/love-my-credit-union-rewards/>. Check it out and start enjoying credit union member benefits you never knew you had.



Operating Statistics as of October 31, 2020

Assets \$276,913,265

Shares \$246,746,699

Loans \$179,938,694

Members 32,689

800.292.8139 • www.wepcofcu.com

Update Your Information

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

- Account Statements
- 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 Account Access.

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.



OUR 71st ANNUAL MEMBERSHIP MEETING



Friday, March 5 at 6:00 PM in the Bloomington Fire Hall, Bloomington, MD

Please join us 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 1, 2021 and will end Friday, February 26. 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 1 and Tuesday, February 2; the LaVale branch on Thursday, February 4 and Friday, February 5; the Oakland branch Thursday, February 11 and Friday, February 12; 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: Diana Dayton, Cheryl Smith, Barry Lancaster, and Cody Morton.

The slate of nominees for the Board of Directors submitted by the Nominating Committee include: incumbents Mark Alexander, David Robertson and Clint Athey.

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.

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FRAUD FLASH

Reviewing Your Accounts

It is always a good idea to regularly check the balances on your accounts and loans. Regular reviews will help you catch any errors and verify the amount of your funds.

For your deposit accounts, federal law requires that we and other financial institutions send you a periodic statement listing deposits and withdrawals, beginning and ending balances, and transaction information. If you find anything incorrect, if you have any questions, or you're not receiving them, please contact us so that we can resolve your concern timely.

Our statements include both your share accounts and outstanding loans. In addition to statements, you can obtain a weekly free copy of your credit report from Experian, Equifax, and Trans Union by submitting a request at www.annualcreditreport.com. By reviewing your credit report, you can verify the payment history of all your loans and identify loans that you may not have opened. If you find errors, you can submit a request to the lender to verify the history on your loan. If you find fraud, you can place a credit freeze through the credit bureaus so that a criminal cannot obtain more loans in your name.

We also offer PAL Plus Online Account Access and the WEPCO Mobile App that can show your deposits, withdrawals, and loan payments with us. You can even set these services up to receive transaction information from several other financial institutions. These electronic services are a great way to monitor and manage your finances regularly without having to wait for your next statement!



Daylight Savings Time Begins
March 14, 2021

DATES TO REMEMBER

Martin Luther King Jr. Day • Monday, January 18, 2021

Presidential Inauguration • Wednesday, January 20, 2021

Super Bowl • Sunday, February 7, 2021

Presidents' Day • Monday, February 15, 2021

Annual Meeting • Friday, March 5, 2021

First Day of Spring • Thursday, March 20, 2021



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 2020** must be made before you file your 2020 taxes or April 15, whichever comes first.*

The Early Saver's Club

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

Adalee Kelley-August 2019

Olivia Michael-August 2019

Jack Morris-August 2019

Madison Combs-October 2019

Nadia Minhas-April 2020

Amiyah Smith-May 2020

Belle Oster-September 2020



All children under one year of age or adopted within the last year are eligible to join 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.

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