

## It's Bad News for Fraudsters and Scammers!



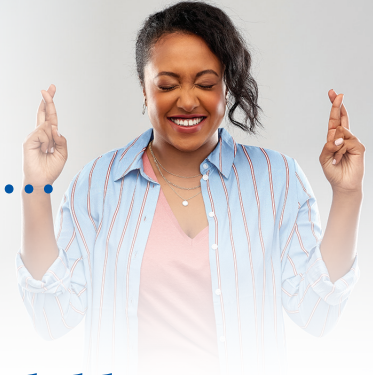
Get **Kasasa® Identity Protection** starting at \$8 per month. Visit our website and select **Kasasa® Accounts/ Kasasa® Care Health & Protect** for more information and to enroll today!

**Daylight Savings Time Begins**  
March 13, 2022



This year I promise to...

- Diet
- Exercise
- Teach my Child to Save



We can help you teach your child with our **Dollar Dog Kids Club®**, a fun and interactive learning experience! Your child\* can earn prizes, play online games and will receive our special Kids Newsletter each quarter.



\*Available for children up to age 12.

## Employee of the Quarter

**CONGRATULATIONS!**  
**Maranda Burdock**  
**3rd Quarter 2021**

Michelle McElwain, Senior VP stated, "Maranda has proven to be a huge asset to WEPCO. Since taking the Clerk position in Bloomington, Maranda has made strides in not only learning the new position but helping in other areas of the Bloomington office. She is great at jumping in where help is needed and identifying duties in which she can help complete."



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  
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

**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



## Need Directions for the Financial Road ahead?

Sign up for our **FREE Money Manager** financial management program and start path to budgeting and planning your future today! Available on PAL Plus Online Account Access and WEPCO Mobile.



## WEPCO

## Federal Credit Union

## is now accepting entries for our 32nd Annual College Scholarship

The \$1,000 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 2022 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, Service Hours, etc.)*

Deadline for entries is Friday, April 22. 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.

800.292.8139 • [www.wepcofcu.com](http://www.wepcofcu.com)





# OUR 72<sup>nd</sup> ANNUAL MEMBERSHIP MEETING

**Friday, March 4 at 6:30 PM**

Please join us for our annual business meeting. The evening will conclude with the drawing of some great door prizes!

Please check our website and/or lobbies for additional information if the meeting will take place online or in-person. If in-person, tickets for the meeting will be available on Tuesday, February 1, 2022 and will end Friday, February 25. 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: the Keyser branch on Monday, January 31 and Tuesday, February 1; the LaVale branch on Thursday, February 3 and Friday, February 4; the Bloomington Branch, Monday, February 7 and Tuesday, February 8; the Oakland branch Thursday, February 10 and Friday, February 11; and the Kingwood branch Tuesday, February 15 and Wednesday, February 16. Voting will also be conducted during the annual meeting. All elections will be determined by plurality vote and by printed ballot.

In accordance with the Bylaws of WEPCO Federal Credit Union, the following have been appointed to the Nominating Committee: Mark Alexander, David Robertson and Josh Broadwater.

The slate of nominees for the Board of Directors submitted by the Nominating Committee include: incumbents Walt May and Mark Bittinger, and nominees Mark Smith and Greg Jenkins.

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 14. For complete details, please contact Tonya Smiley, HR Officer, at 800-292-8139 extension 127.



## Update Your Information

Be sure that you are receiving mailings\* from us throughout the year like:

- Account Statements
- Reissued Debit Cards
- 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 your convenience, you can update your address securely through PAL Plus Online Account Access. In addition, be sure that the phone number(s) and email addresses we have on file for you are correct.

\*The Post Office cannot forward financial documents. All undeliverable mail from WEPCO will be returned.

**800.292.8139 • [www.wepcofcu.com](http://www.wepcofcu.com)**



## FRAUD FLASH

### Handling Passwords

These days, you have so many online accounts to maintain that it becomes a challenge to remember the passwords for every one of them. It is often too easy to use a “simple” password across multiple accounts, even though this can expose you to account takeovers. According to NordPass, a password manager servicer, the most commonly used passwords are very easy to guess, such as variations of “123456” or “password”.

Hackers have made it even easier to guess passwords because they can deploy lists containing thousands of the most common passwords to crack an account. Called “cracking dictionaries,” they create them through passwords leaked through breaches and identifying commonly used passwords. They can use software to not only try each password in the dictionary, but any variation thereof.

We offer some best practices for creating hard-to-guess passwords to help prevent your accounts from being compromised:

1. Make your passwords long, which is at least 8 characters and could be longer depending on the account. The longer your password, the less likely a hacker can crack it with their dictionary, which tends to use smaller passwords.
2. Use numbers, symbols, and a mix or small and capital letters for your password. The more variety, the harder it will be for a hacker to compromise the account because they have to try more and more characters.
3. Avoid using anything in your password associated with the account or yourself. For example, do not use your birthyear as a hacker may have that information and will try to use it as well.
4. Avoid using the same password across multiple accounts. To help keep track, write down your passwords in a notebook or use a password manager service. For the latter, that means you would have a master password that would give you access to your other passwords.

For the latest updates and tips, visit our online Security Center located at [www.wepcofcu.com/resources/security-center](http://www.wepcofcu.com/resources/security-center).

## DATES TO REMEMBER

- Martin Luther King Jr. Day** • Monday, January 17, 2022
- Winter Olympics** • February 4 - 20, 2022
- Super Bowl** • Sunday, February 13, 2022
- Presidents' Day** • Monday, February 21, 2022
- Annual Meeting** • Friday, March 4, 2022
- First Day of Spring** • Sunday, March 20, 2022



### Operating Statistics as of October 31, 2021

Assets .....	\$314,992,252
Shares .....	\$282,488,615
Loans .....	\$174,523,559
Members .....	33,383

### IRA Reminders:

All contributions to an IRA for **Deposit Year 2021** must be made before you file your 2022 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.

- Delylah Shriver*-February 2020
- Adeline Schmidt*-May 2020
- Faith Srout*-February 2021
- Jackson Landes*-April 2021
- Daniel Troup*-May 2021
- Colson Harding*-June 2021
- Sophia Cox*-July 2021



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.