

Congratulations!

Ariel Shugars has been promoted to Card Operations Specialist. Ariel has served the members of WEPCO for more than fourteen years. In her new role, she will be overseeing the maintenance and operations of the debit and credit card services for our members.



Alex VanSickle has been promoted to the position of Staff Accountant. Alex has been serving the members in many roles for more than five years. In his new role, Alex will be ensuring the accuracy of financial records and performing various accounting tasks. Alex has an associate's degree in business and IT from Garrett Community College.



International Credit Union Week

October 15-18, 2024

Visit us each day to help us celebrate with other credit unions around the world about what it means to be a credit union member! Be sure to follow us on Facebook and Instagram to learn more about each day's focus.



Final Notice

If you were a **Former Potomac Federal Credit Union** member that has direct deposits and/or automatic debits from your account, the deadline to update the **Routing and Transit and your member number** is December 31, 2024. If you neglect to change this information prior to this date, transactions will be returned for "Account Not Found".

What do you need to do? Contact the merchant(s) and give them the correct Routing and Transit number, which is 252178201, and **the correct account number format**. Please contact Tara Chaney at 301-876-9118 if you have questions, wish to verify your account number or schedule an appointment with her to assist you with the process.

We would like to proudly announce our Employee of the Second Quarter Debbie DeVore



Anita Bower, Cumberland Branch Manager stated, "Debbie portrays many of our values in her role as an MSR Receptionist, but what has stood out in the last quarter was her commitment to exemplary member service and teamwork. Debbie is an asset to WEPCO and our membership and exhibits teamwork, respect, integrity and, most importantly, a positive attitude."

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
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



Christmas is Right around the Corner!

Christmas club transfers were posted on October 1 in advance of the upcoming holiday season. Restart your club for next year! Don't have a Christmas Club account? Start one now and save for next year's shopping!

Haven't Made a Transaction to Your Account in Awhile?

According to state regulations, any account that is dormant, which means no account activity for a set number of years, must be reported to the state. WEPCO sends out two notices each year, July and October, to notify any member if their account has fallen into dormancy.



If you have received a notice, simply complete the bottom of the notice and return to WEPCO or complete a transaction on your account. If no action is taken, the monies in the account are required to be remitted to the state. If you have any questions about dormancy, please contact us today. Otherwise, we will remit at the end of October.

#ILOVEMyCreditUnionDay

Thank you to everyone that helped us celebrate #ILoveMyCreditUnion Day on Friday, July 26! Your continued support means so much to us! The winner of our drawing was Carolyn Bulger. WEPCO donated \$500 to her charity of choice – Union Rescue Mission in Cumberland, MD.



800.292.8139 • <https://www.wepcofcu.com>

Become a WEPCO Board of Director

Our 75th Annual Membership Meeting is scheduled for Friday, March 7, 2025. This will be a brief meeting held at the Bloomington branch with light refreshments. In accordance with the Bylaws of WEPCO Federal Credit Union, the following have been appointed by the Board of Directors to the Nominating Committee: Mark Alexander, David Robertson and Katie Gattens.

Volunteers Needed!

We are seeking members who are interested in becoming a board of director. Those with a professional background in accounting, finance, banking, management, marketing, public relations, nonprofits, or education are preferred. If you are interested, you must contact a member of the Nominating Committee no later than November 15, 2024.

- **Board of Director approximately commitment time is 2 hours per month.**
- A standing volunteer board of director attends board meetings once a month, typically the last Monday at WEPCO's Bloomington Branch or remotely. Responsibilities include review of board reports, financials statements and annual reports and provide input on WEPCO products and services.

You may also seek nomination through petition, which must be submitted by January 24, 2025. Official petition forms must be used, which may be obtained from us, and petitions must be signed by one percent (1%) of the membership. In addition to the petition, please provide a signed statement indicating a willingness to serve, qualifications, and personal background.

For complete details, please contact Tonya Smiley, HR Officer, at 301-783-1023 or e-mail tonyas@wepcofcu.com.



MDDCCU Association's Western Maryland Chapter Participates in Kidney Walk



WEPCO FCU and Chessie FCU employees, directors, and their families joined in the walk and raised \$1,500 for the benefit of the UPMC Western Maryland's Dialysis Centers Patient Assistance Fund! Western Maryland Chapter President and President/CEO of WEPCO FCU, Becky McKenzie remarked, "We had a great time supporting this cause."



Fraud Flash - Online Fraud Center

We now have an online Fraud Center to help bring awareness to scams! Fraudsters have so many ways to convincingly trick people into giving up their information and/or money. The Fraud Center brings each of these tricks to light with articles for each kind of scam. Our articles:

1. Explain how the scam works
2. How to protect yourself
3. What to do if you become a victim

We include YouTube videos from regulators, news channels, or other organizations that give more insight into the nature of each scam. Finally, we'll update our articles with newer scams or ongoing ones affecting our communities. Make sure to check it out on our website at: <https://www.wepcofcu.com/resources/fraud-center/>



Operating Statistics as of June 30, 2024

Assets	\$358,981,062
Shares	\$307,356,350
Loans	\$262,231,996
Members	40,685

Don't forget to set your clocks back an hour on November 3!



Dates to Remember

- Columbus Day • Monday, October 14, 2024 (closed)
- International Credit Union Week (ICU) • October 15 - 18, 2024
- Veterans Day • Monday, November 11, 2024 (closed)
- Thanksgiving Day • Thursday, November 28, 2024 (closed)
- Christmas Eve • Tuesday, December 24, 2024 (closed at 1:00)
- Christmas Day • Wednesday, December 25, 2024 (closed)
- New Year's Eve • Tuesday, December 31, 2024 (closed at 1:00)
- New Year's Day • Wednesday, January 1, 2025 (closed)



The Early Saver's Club

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

- Ellis Nies - June 2023
- Emmitt Frazee - August 2023
- Quincy Green - September 2023
- Brynle Rohrbaugh - September 2023
- Maisie Kelley - November 2023
- Brynlee George - February 2024
- Brycen Stark - March 2024
- Kyellis Wegman - May 2024
- Adalynn Lear - May 2024
- Luke Stonesifer - June 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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