



THE BOTTOM LINE

Summer 2024

Kids Day 2024

Aloha! We're celebrating Kids Day on Tuesday, July 16 with a Hawaiian Theme!

When you stop by, pick up a tropical goody bag and enter for a chance to win a Nintendo Switch OLED Model*!

Kids can enjoy a FREE **Kona Ice** at the following branches:

Oakland Lobby Branch – 12:15-1:15

Paca Street Branch – 12:15-1:15

Keyser Branch – 2:15-3:15

LaVale Branch – 2:15-3:15

*Child must be present to enter. Goody Bags available while supplies last.



New offering for WEPCO Members!

WEPCO is offering all members new benefits through a partnership with American Income Life Insurance Company! Membership benefits include a \$3,000 Group AD&D, AILPlus Health Service Discount Program, and more. For full details, visit our website at <https://www.wepcofcu.com/resources/american-income-life/>



Federally insured by NCUA.

We would like to proudly announce our Employee of the First Quarter Desirae Kimble

Michelle McElwain, Senior Vice President stated that "Desirae has a great attitude and is great at jumping in and helping in any way possible with any duty. She exhibits many of WEPCO's values and represents WEPCO well. She is an asset to the credit union."



800.292.8139 • 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
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



On April 17, **WEPCO** participated in the Western Maryland Credit Union Financial Reality Fair. This event provided real-life lessons to over 300 high school students to help prepare them for their future. Students learned firsthand the importance of money management for financial success.



Operating Statistics as of April 30, 2024

Assets	\$353,799,614
Shares	\$304,370,620
Loans	\$265,500,662
Members	40,339



HELP THEM SAVE

Is your child earning money over the summer by performing chores at home, or helping people in your neighborhood? Now is a great time to help them understand the value of a hard-earned dollar by joining our Dollar Dog Kids Club®!

Dates to Remember

Independence Day - Thursday, July 4, 2024

Kids Day - Tuesday, July 16, 2024

WEPCO Spirit Week - Monday-Friday, July 15 – 19, 2024

I Love My Credit Union Day - Friday, July 26, 2024

Labor Day - Monday, September 2, 2024 CLOSED

Columbus Day - Monday, October 14, 2024

Autumn Glory - Wednesday-Sunday, October 9-13, 2024

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34th Annual WEPCO Scholarship Winners

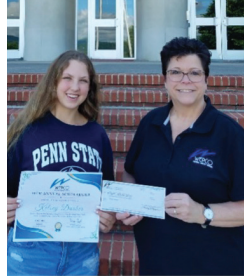
Congratulations to the following students for winning our award!
We wish them the best of luck as they pursue their education this fall.



Blake Powell
Allegany High School



Rachael Still
Bishop Walsh



Kelsey Darber
Fort Hill High School



Annabeth Hughes
Mountain Ridge High School



Laney Burns
Tucker High School



Adyn Weaver
Frankfort High School



Reilly Wolfe
Keyser High School



Bethany Carrington
Calvary Christian Academy



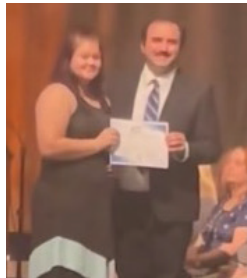
Kaden Morris
Center for Career & Technical
Education



Rodney Ryan
Mineral County Tech Center



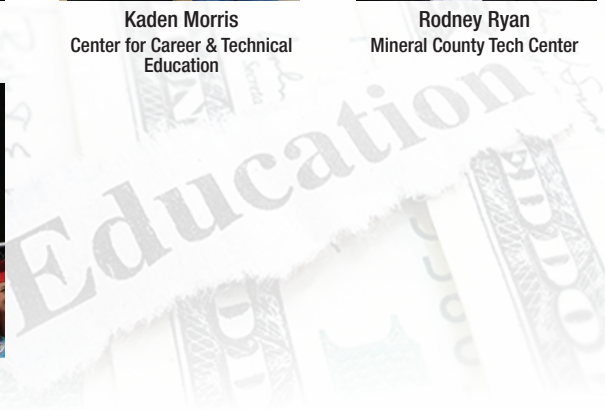
Lexi Wright
Northern High School



Haley Spahr
Preston High School



Michael Nazelrod
Southern High School



Purchasing your tickets at WEPCO can save you \$\$\$\$\$



DISCOUNT PARK TICKETS

Kennywood....\$38.99

Savings \$37

children under 2 are free

Idlewild.....\$36.99

Savings \$24

children under 2 are free

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FRAUD FLASH

Common Ways to Identify Scams

Fraudsters have a wide range of evolving tools to scam people and steal their money. From new trends such as targeted phishing emails and AI voice impersonators to resurging schemes such as check washing and mail theft, it's very challenging to protect your information and money.

Many of these scams involve common trends in deceiving you into doing something that unknowingly comprises your information and/or account. We'll list some of these trends and how you can respond to them:

- *Fraudsters claim to be from a government agency or police department.* The idea is to scare you into giving up your information. Check if their story makes sense for your situation. For example, if the fraudster claims to be from the IRS saying you owe money, and you just received a tax refund, then it has to be a scam.
- *They send you a large amount of money via check or wire and ask you to send a small amount back via wire, gift cards, or payment app.* For instance, fraudsters will give you a check, ask you to cash it, and send back a small portion via gift cards while you keep the rest; the credit union may place a hold while giving you a small amount (as required by law). Later on, the check turns out to be fake, and you can't recover the gift cards; as a result, you're liable for the entire amount of the check. Anytime you get this instruction, you should refuse and block further communication with the fraudster.
- *They ask for access to your online account or credit card.* Fraudsters will spin a tragic story or pass this off as a normal part of business. For example, they may claim to be tech support and need your credentials to find out if there is a problem with your online credit union account. They'll make their story very convincing, such as spoofing their number to make it look like it came from the credit union. You should never give your username and password out to anyone, no matter how convincing their claim is.

The common theme in these trends is to stay vigilant, verify if the story or claim makes sense, and reject any request that may result in you losing full control of your online account.

DEBT PROTECTION

Titanium Debt Protection provides life, disability, and involuntary unemployment coverage on your loan. If you pass away or become disabled or unemployed, it can help make loan payments on your behalf! Add this protection today!



Check out the rates on our Kasasa® Rewards Checking Accounts!



Plus, add a **FREE Kasasa Saver Account** to collect and grow your **Kasasa** checking rewards! Every month, you can earn dividends or cash back rewards and ATM fee refunds, all of which will be swept to your **Kasasa Saver** automatically. Visit our website for complete details and current rates.

KASASA®

The Early Saver's Club

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

Dash Dicken - May 2023

Griffin Close - November 2023

Walker Wilson - August 2023

Kingston Pennington - December 2023

Rawley Pancake - December 2023

Morgan Sekara - April 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 the Credit Union start off your child's financial future.

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