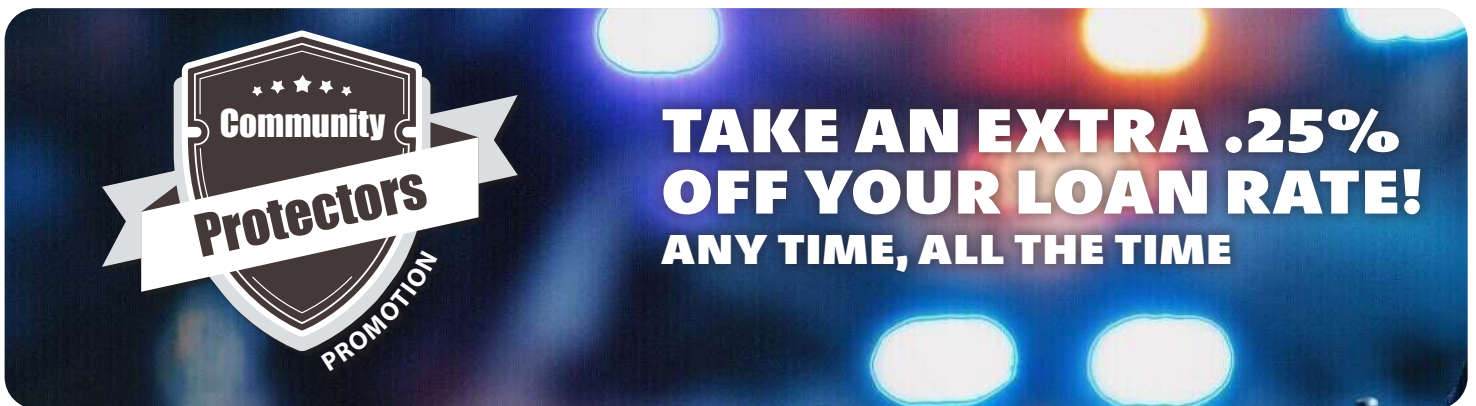


Wyrope Whispers

WINTER 2026

We're moving **forward** WITH you!



Community Protectors
PROMOTION

**TAKE AN EXTRA .25%
OFF YOUR LOAN RATE!
ANY TIME, ALL THE TIME**

POLICE • FIRE • EMT • MILITARY • VETERANS • CORRECTIONAL OFFICERS

We're proud to support those who serve Lycoming County through the Community Protectors Promotion. This exclusive offer is available to police, fire, EMTs, Paramedics, active military, veterans, and correctional officers, providing an extra 0.25% off loan rates, anytime. What's more, this offer may be combined with any other loan promotion, giving you even greater savings! By growing our membership, we can all benefit, so be sure to share this opportunity with family, friends, and the community, and let's work together to make Lycoming County an even better place to live.

STAFF HIGHLIGHTS!



Cristina Named Foremost Under 40!

"It is a tremendous honor to not only be nominated but also chosen as one of Pennsylvania's Business Central's Foremost Under 40! I truly could not have done it without the support from my amazing team!"
-Cristina

Cristina has been part of the Wyrope Williamsport FCU family for nearly three years, growing from Member Service Representative to Account Specialist and Loan Processor through her kindness, patience, and resilience. We're excited to share that she's also been named a 2025 Foremost Under 40 honoree—an award recognizing standout young professionals across 23 central PA counties who are driving growth and making a real impact. Cristina truly embodies this spirit, and when she's not supporting our members, she enjoys doing her nails, going on road trips, and spending time with her family and her boyfriend, Kaden. We're so proud to have her on our team!

Meet The Thomas Family!

We're thrilled to share that the latest issue of Williamsport BOOM! Magazine features Wyrope Williamsport Federal Credit Union's CEO, Kristin, along with her wonderful family, right on the cover! Inside the issue, you'll get to Meet the Thomas Family and learn more about Kristin's warm, creative spirit—especially her legendary Halloween pranks—and her deep love for both her community and her family. If you've ever met Kristin, you already know how much heart she brings to everything she does here at Wyrope, and this article captures that beautifully.

We couldn't be prouder to have her leading our credit union...and serving as our unofficial Chief "Swiftie" (pending board approval, of course!). Be sure to grab a copy or check out the digital issue to read the full feature and celebrate this well-deserved spotlight on Kristin and the Thomas family.



Meet Em!

I'm thrilled to step into the role of Growth and Marketing Ambassador! With a love for creative problem-solving, community, and a background in marketing and design—I'm excited to help elevate our initiatives, and highlight the stories that make our credit union so special! Outside of work, I enjoy spending time with my family, being active, and crocheting blankets! Most of all, I'm here to keep our members at the center of everything we do. I can't wait to meet more of you in the months ahead!



A Group Effort!

Our staff truly came together this December to give back to our community by organizing Angel Tree tags, creating handmade tree decorations for the Festival of Trees, and taking the time to decorate our tree together. We are incredibly grateful for our dedicated team and appreciate all they do.



Calendar



JANUARY 1

NEW YEAR'S DAY
CLOSED



JANUARY 19

MLK JR. DAY
CLOSED



FEBRUARY 16

PRESIDENTS' DAY
CLOSED

The 2026 Annual Meeting will be held on September 12, 2026. (location and time TBD)

Board and Supervisory Committee Members up for re-election for 2026:

Rich McDonald, Board Chairman

If you are interested in running for a Board or Supervisory Committee seat in 2026, please submit an application by March 15, 2026. Our Nominating Committee, comprised of Board Members Arainia Shaffer and Ron Bowling, will review all applications.

NEW PROMOTION!

1. Open A New Checking Account

Set up direct deposit and a quick transfer to savings –simple, automatic, done.

2. Boost Your Savings Effortlessly!

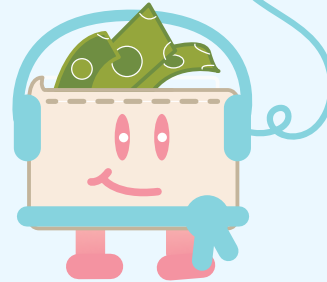
Every transfer earns you up to a \$20 match each month for 3 months. You save... we match!

3. Enjoy Your Bonus Payday!

After 90 days, your full bonus (up to \$60) lands right in your account—no hoops, just rewards.

Love Your Wallet

Just like we do!



L is for the way
you **LOAN**
to me,

O is for the
OVERFLOW
I see.

V is very **VALUE**
visionary.

E is **EARN** more
than any wallet
you've had before!

Give your wallet some lovin' this January & February!

Did you pay interest this year? You're getting a 10% REBATE!

All members with loans will receive a 10% rebate on interest paid for 2025 YTD in their savings accounts December 31st, 2025!

MEMBER IMPACTS!

Salvation Army Festival of Trees

The annual Salvation Army Festival of Trees was a huge success this year! We decorated our sponsored tree with coffee, tea, and hot chocolate themed gifts—featuring gifts valued at \$575, including gift cards to local coffee shops! The trees are auctioned off to help fund the Salvation Army's programs, and the public can also vote for the "People's Choice" Award for the best tree. **Combined with our auction price and your donations, our tree raised over \$400 for the Salvation Army of Williamsport!** Thank you for supporting this wonderful cause and spreading holiday cheer in our community! Overall, the Festival of Trees has raised over \$17,000 for the Salvation Army of Williamsport! Thank you!



STEP
Office of Aging

STEP & Wyrope Angel Tree Tags

Wyrope has once again partnered with the STEP Office of Aging to serve Lycoming County through our Angel Tree program! This year, our tags went fast—thanks to you, our incredibly generous members. You've truly knocked it out of the park (or should we say, the lobby?!). Our lobby transformed into Santa's workshop as we came together to bring holiday cheer to our local community. **Thanks to your generosity, 41 children in our community had brighter holidays this season.** You've helped make this year's Angel Tree a wonderful success!


Coming Soon!
Membership Survey Available Now!
 Scan QR Code or visit Wyrope.org to complete!

JAN & FEB
**Don't get trapped...
in a bad rate!**

 3.99% for 6 mo. on Visa
balance transfers!

MARCH & APRIL
**Go wild...
on ATVs, Campers, and Boats!**

MAY
Teacher's Appreciation
 Stay tuned for teachers
appreciation month specials
in May!

MAY
Make your home your castle!
 Home Equity Loan Special!

Our Hours

Monday & Tuesday:

9am - 4pm

Wednesday & Thursday:

9am - 5pm

Friday:

8am - 6pm

Audio Teller is always open!

(570) 567-1083

(570) 567-1084

(570) 567-1085

(570) 567-1086

Board of Directors

 Rich McDonald, *Board Chairman*

 Joe Irvin, *Vice President*

 Sarah Boyer, *Board Secretary/Treasurer*

 Ron Bowling, *Board Member*

 Arainia Shaffer, *Board Member/*
Supervisory Committee

Linda Herbst,

Supervisory Committee Chair

John Andreacci,

Supervisory Committee

Staff

 Kristin Thomas, *CEO/President*

 Angela Mitcheltree, *Vice President*

 Emmalee Williams, *Growth &
Marketing Ambassador*

 Jackie Stump, *Loan Officer*

 Cristina Persun, *Acct. Specialist/
Loan Processor*

 Alyssa Witmer, *Lead MSR*

 Jennifer Fleege, *MSR*

 Tiffanie Cupp, *MSR*

 Sareah Duffy, *MSR*

Directors Declare Dividends

The Board of Directors of the Wyrope Williamsport FCU have voted to declare the dividend for the fourth quarter of 2025. The declared dividend base share/savings rate is 0.30% APY*; all other share/savings accounts were declared at 0.25% APY*; and regular share draft/checking accounts will pay 0.15% APY*. For full details on our dividend rates, please see our Truth in Savings disclosure available from any Member Service Representative as well as online at Wyrope.org.

APY* = Annual Percentage Yield

Contact Us

 1536 Riverside Drive,
S. Williamsport, PA 17702

P: (570) 323-5188

F: (570) 321-9089

**Let's get
social!**

**Don't
forget
about the
drop box!**


Supervisory Committee

Last Bi-Annual Account Verification:
 September 2025

Questions or concerns:

P.O. Box 5065

South Williamsport, PA 17702

WYROPE
Wmspt
 federal credit union

