

Fall 2026

Wyrope Whispers

Fall Into What's Next.

We're moving forward with you!

Fall in Lycoming County brings crisp mornings, changing leaves, and a season of new beginnings. As we settle into another busy season, Wyrope is proud to continue growing alongside the members and families who make our community so special.

Since 1957, we've been here to help make your financial journey a little simpler, more affordable, and centered around what matters most to you. Thank you for trusting Wyrope as your credit union.

We're grateful to be part of this community and look forward to serving you throughout the fall and into the seasons ahead.

An Evening Under The Stars

We gathered with our members for an evening of connection and celebration as we reflected on another year of Wyrope and looked ahead to what's next. Guests enjoyed dinner, signature drinks, cash door prizes, and plenty of laughs throughout the evening.

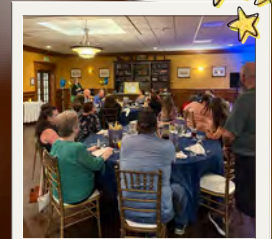
One of the highlights was our Wish Upon a Star Wall, where members shared a financial goal they hope to accomplish in the year ahead.

We'll be keeping those wishes safe and looking forward to seeing how many come true by next year's meeting!

Music Bingo brought out everyone's competitive side, with our DJ keeping the energy going throughout the night.

Several Wyrope employees even stepped behind the DJ booth to try their hand at spinning some tracks!

Most importantly, the evening gave us a chance to spend time with the members who make Wyrope what it is. Thank you to everyone who joined us, celebrated with us, and continues to trust Wyrope to be part of your financial journey.



KEEP AN EYE OUT FOR
OUR 2026 ANGEL TREE!

IN PARTNERSHIP WITH
STEP OFFICE OF AGING.
WE'LL HAVE LOCAL
CHILDREN'S NAMES AND
WISH LISTS AVAILABLE
FOR MEMBERS TO
CHOOSE FROM AND HELP
MAKE THEIR HOLIDAY A
LITTLE BRIGHTER.

Tap to Pay Is Coming!

A faster, easier way to pay is on the way. 

Wyrope is working behind the scenes to bring **contactless, Tap-to-Pay cards** to our members. Soon, you'll be able to simply tap your card at participating terminals and be on your way.

We're still putting the finishing touches on things, so more details are coming soon! Keep an eye on our website and social media for updates.



Close Out the Year With More Savings

AUGUST • SEPTEMBER • OCTOBER

WE'RE FLAT OUT BETTER

Ready for a new ride? Or looking to refinance?

Take Advantage of Our FLAT RATE Auto Loan Promotion

What you see is what you get - a fixed rate, fixed payment, and zero surprises.

Offer valid August 1 - October 31



Stay updated.



No spam. Just the good stuff!
Pinky promise! :)

NOVEMBER • DECEMBER

WRAP UP A BETTER RATE

From holiday shopping to home projects and those bigger purchases you've been putting off, we're making it easier to check it off your list.

Enjoy 1% OFF our Signature Loan rates.

Offer valid November 1 - December 31

CHECK YOUR MAILBOX!

Skip-a-Pay coupons will start arriving for eligible members in mid-October.

Keep an eye out for yours!



2027 Updated Fee Schedule

*Effective 1/1/2027

BUSINESS FEE SCHEDULE:

•Overdraft Transfers (from other accounts to cover withdrawals, receives 3 free per month)	\$10.00 each
•Account Activity Printout (special request of account activity between statement cycles)	\$1.00 per page
•Temporary Checks	\$2.00 for 4
•Travel Card/Gift Card	\$2.50 each
•Money Order or Corporate Checks	\$2.00 each
•Voided Money Order or Corp. Check	\$1.00 each
•Non-Sufficient Fund Fee (ACH Item returned unpaid or negative balance from posting)	\$35.00 each
•Stop Payment Fee (Member requested)	\$15.00
•Wire Transfer Fee Domestic Incoming	\$20.00
•Wire Transfer Fee Domestic Outgoing	\$20.00
•Wire Transfer Fee International (incoming and outgoing)	\$40.00
•Photocopy of Draft (copy of check from members account or deposited item)	\$3.00 (free online)
•ATM Fees (after 8 free/month)	\$1.00
•Draft Items over 200 per months (checks in or out on Business Draft account)	\$0.25/item
•Non-member business check cashing (drawn on us)	\$5.00 each
•Research Account Fee (Credit Union employee research of account)	\$25.00 per hour
•Balance Checkbook Fee (Credit Union employee balancing member checkbook)	\$25.00 per hour
•ACH Stop Payment Fee (Member requested stop pay of automatic withdrawal)	\$15.00
•Deposited Checks Returned Unpaid (Checks returned unpaid by issuing bank)	\$35.00
•Copy of Statement (duplicate requested by the member)	\$2.00 per month
•Closing Account with first 90 days	\$25.00
•Late Fee on delinquent loans (15 days past due date)	\$10.00
•Return Mail Fee	\$5.00 per month
•Dormant Account Fee (charged monthly)	\$5.00
•Escheat Fee	\$50.00
•Replacement Debit Card	\$17.50
•Excessive Withdrawals (over 6 items out of saving per month)	\$1.00 per item over 6
•Coin Machine (member, non-member)	5%, 7%
•Suffix Charge off (negative balance reporting)	40% + Bal owed

CONSUMER FEE SCHEDULE:

•Overdraft Transfers (from other accounts to cover withdrawals, receives 3 free per month)	\$5.00 each
•Account Activity Printout (special request of account activity between statement cycles)	\$1.00 per page
•Temporary Checks	\$2 per sheet of 4
•Travel Card/Gift Card	\$2.50 each
•Money Order or Corporate Checks	\$2.00 each
•Voided Corp. Check or Money Order	\$1.00 each
•Non-Sufficient Fund Fee (ACH Item returned unpaid or negative balance from posting)	\$30.00 each
•Overdraft Privilege (Courtesy Pay)	\$20.00 each
•Stop Payment Fee (Member requested ACH or check)	\$15.00 each
•Wire Transfer Fee Domestic (outgoing only)	\$20.00 each
•Wire Transfer Fee Domestic (incoming only)	\$20.00 each
•Wire Transfer Fee International (incoming and outgoing)	\$40.00
•Photocopy of Draft (copy of check from members account or deposited item)	\$3.00 (free online!)
•ATM Fees (cash advances from ATM machine)	\$1 (8 free)
•Research Account Fee (Credit Union employee research of account)	\$25.00 per hour/min
•Balance Checkbook Fee (Credit Union employee balancing member checkbook)	\$25.00 per hour/min
•Deposited Checks Returned Unpaid (Checks returned unpaid by issuing bank)	\$35.00
•Copy of Statement (duplicate requested by the member)	\$2.00 per month
•Closing Account (within first 90 days)	\$5.00
•Late Fee on delinquent loans (15 days past due date)	\$10.00
•Return Mail Fee	\$5.00 per month
•Dormant Account Fee (charged monthly)	\$5.00
•Escheat Fee	\$50.00
•Replacement Debit Card	\$17.50
•Excessive Withdrawals (out of saving per month)	\$1.00 per item over 6
•Coin Machine (member, non-member)	5%, 7%
•Suffix Charge off (negative balance reporting)	40% + Balance owed
•Foreign Check Conversion (Non- USD)	\$45.00
•Foreign Check Conversion (USD)	\$40.00
•Non- Member Check Cashing	\$3.00

Federal Holiday Closures

10/12/26



11/11/26



11/26/26



12/24/26



12/25/26



12/31/26



1/1/2027

*Christmas Eve and New Year's Eve Wyrope Williamsport Federal Credit Union will be open from 9am - 1pm.

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

Mickenzie McLucas, Marketing & Growth Ambassador

Jackie Stump, Loan Processor

Jennifer Fleeger, Acct. Specialist/Loan Processor

Alyssa Witmer, Lead MSR

Tiffanie Cupp, MSR

Sareah Duffy, MSR

Niara Russell, MSR

Q3 Dividends

The Board of Directors of the Wyrope Williamsport FCU have declared the dividend for the third quarter of 2026. 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

Supervisory Committee

Last Bi-Annual Account Verification:

September 2025

Questions or Concerns:

P.O. Box 5065
South Williamsport, PA 17702

Contact Us

**1536 Riverside Drive,
S. Williamsport, PA 17702**



(570) 323-5188

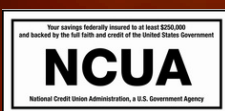


(570) 321-9089



LOVE BANKING WITH US?

SCAN THE QR CODE AND
LEAVE US A GOOGLE
REVIEW – WE'D LOVE TO
HEAR FROM YOU!



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YOU'LL LIKE IT HERE.

