

Winter 2021

Wyrope Whispers!

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Moving Forward With You!

Directors Declare Dividend

The Board of Directors of the Wyrope Williamsport FCU have voted to declare the dividend for the 4th quarter of 2020. The declared dividend base share/savings rate is 0.15% APR; all other share/savings accounts was declared at 0.10% APR; and regular share draft/checking accounts will pay 0.05% APR. 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.

Interest Rebate Declared

The Board of Directors have voted to declare an interest rate rebate of 3% to the membership of the credit union.



Act Now! Savings, Savings Everywhere!

Now through the end of March.....

*A+, A, B credit New or Used **2.74% APR** up to 72 months
C credit New **4.24% APR** and Used **4.74% APR**
up to 72 months*



Applying for an Auto Loan?

Please bring the loan officer the following items:

1. Current Paystub
2. Application
3. Deal Sheet (purchase)
4. 10-day payoff (refinancing from other financial institution)
5. Registration and VIN (refinance or private party purchase)

Coming Soon!!!

March begins our RV/ Camper/Motorcycle/ATV Loan Special. Get pre-approved now, and shop with confidence!





The Wyrope Williamsport Credit Union family is excited to congratulate our very own Brittany Baker on being selected for the 2020 Women in Business through PA Business Central!!!

Funds Availability Reminder

Technology continues to advance, and items are sent or received at a faster pace than they were at any time before. We always want to be sure your purchases and payments go off without a hitch, and that can be tricky to stay up to date on. Below are some (but not all) of the guidelines to keep in mind:

- 1- Funds need to be available at time of purchase, no matter how you conduct the transaction.
- 2- Mobile Deposits grant the first \$225 in funds, while the remainder is placed on a minimum 2 day hold.
- 3- Night Deposit items are processed in the morning before open of each business day, but may not cover items processed electronically as these are all automated at this time.
- 4- Larger-than-average-balance transactions involving a check may be placed on a hold to ensure we are able to collect the funds for you.
- 5- Holds placed by a merchant may not reflect the entire transaction such as gas purchases, hotels, or restaurants. Using a check register is your safest way to keep track.
- 6- Post dating a check (writing a date in the future) does not guarantee it will not get cashed.
- 7- Debit card purchases are "live", meaning they can come through immediately, or as soon as the merchant processes.

Upcoming Board Elections

Have you ever thought about becoming involved in "your" credit union? Now is the time to show your interest! There are two (2) board seats up for re-election in April of 2021. Each of the board seats are for a three (3) year term. Anyone who is interested in running for any of these positions should contact the nominating committee, or stop by the credit union to pick up an application.

Applications must be received by February 26, 2021.

Anyone wishing to volunteer their time to the credit union should stop by the office and talk to Brittany Baker, CEO, or any member of the nominating committee. Come and help make a difference. Volunteers are what make the credit union different from other financial institutions.

Remember: Local, Trusted, Serving You.

Nominating Committee: Richard Fenstamaker and Kyle Engle

Voting for nominated individuals for Board positions will be held as a mail in ballot. Ballots will be available beginning March 1st, and must be returned by close of business Friday, April 9th. Please reach out to the branch for a ballot.

Join Us for the 64th Annual Meeting!

Join the Wyrope Williamsport Federal Credit Union as we celebrate our 64th Annual Meeting on Saturday, April 17th, from 6pm until 10pm, providing we are able to hold an in-person meeting. We will attempt to host an in-person meeting based upon current restrictions. We will also offer a virtual meeting to participate remotely during the same time and will move to fully remote based upon the mandates and restrictions at that time. Tickets go on sale beginning February 1, 2021 for \$20.00 per person. Cocktail hour begins at 6:00pm, and dinner will be served at 7:00pm. There will be a short business meeting at 8:00pm. During cocktail hour, and after the business meeting, be sure to enjoy the Vegas-themed games of chance. The evening will conclude with door prizes at 9:45pm.

Online Banking Has Never Been Easier!

Do you need to set up online banking? You can!

Go to wyrope.org and use the Online Account Access to get started. To register you will need to verify:

- Your name
- Member Number
- Social Security Number
- Email On File

Don't have an email on file? No problem! Our enrollment form is available in the office or on our website under "Services" and then "Online Forms".

Already have online banking and wonder what all it can do for you?

Between our website and mobile banking application, Wyrope to Go, found on the iPhone and Google Play stores you can:

- Check your balances
- See what checks have cleared or other deposits may have come through
- Get a copy of cancelled checks or other payment information
- Make transfers or loan payments
- Update your contact information
- Open new accounts such as a Christmas club, CD, or checking account
- See statements for your Wyrope credit card
- Apply for a loan
- Submit a check electronically through Remote Deposit on the mobile applications
- Pay your bills through the Bill Payer service
- Receive your statements as soon as the month ends
- Send funds back and forth to other financial institutions
- Link your outside accounts to see them all at once
- See pending deposits or withdrawals before they post to your account
- Set up and receive additional notifications regarding your account
- Send Gifts and Donations
- Send Person-to-Person payments (easy way to split that lunch bill!)

If you are on multiple accounts, you can even toggle between the different member numbers from one login.

Our Hours:

Lobby:

Monday & Tuesday: 9:00-4:00
Wednesday: 8:00-5:00
Thursday & Friday: 8:00-6:00

Drive Up:

Monday & Tuesday: 9:00-4:30
Wednesday: 8:00-5:30
Thursday & Friday: 8:00-6:00

We're Always Open At:

www.wyrope.org

Audio Teller:

570-567-1083 570-567-1084
570-567-1085 570-567-1086

(Don't forget about the drop box!)

Mark Your Calendars!

The Wyrope Williamsport Federal Credit Union will be closed:

January 18, 2021- MLK Jr. Day
February 16, 2021- President's Day

Working Hard for YOU!

Wyrope Williamsport

Board of Directors and Volunteers

James Brent, Chairperson
Ryan Wyland, Vice-Chairperson
Richard Fenstamaker, Treasurer
Larry Bensinger, Secretary
John Geenaway, Board Member
Ron Bowling, Board Member
Kyle Engle, Board Member
Roni Crouse, Supervisory Committee
John Andreacci, Supervisory Committee
Michael Gray, Credit Committee

Wyrope Williamsport FCU Staff

Brittany Baker, President/CEO
Kristin Thomas, VP of Branch Operations
Jackie Stump, Loan Officer
Kelly Maneval, Lead MSR
Brenda Pitts, MSR
Mariia Pulcini, MSR
Melissa Lyon, MSR

Debit Card Safety

What is the difference between a Debit Card and Credit Card?

Debit- Pulls funds directly from your checking account
No interest
Limited to no rewards
Helps to stick to budget
Can open up funds to additional fraud
Enter a PIN for debit, or swipe and sign for credit, both come from your existing funds

Credit- Charges to an approved credit limit
Allows for longer repayment
Can earn rewards
Can be charged interest (after billing cycle grace period)
Enhanced protection against fraud

Increased risk of fraud to consider before using your debit card and where you might want to use a credit card and quickly payoff, if possible:

- 1- At the gas pump with a card skimmer
- 2- At an isolated ATM where security and foot traffic are limited
- 3- Unfamiliar location, travelers are at an increased risk due to unfamiliarity with the people and area
- 4- Large purchases, for dispute purposes in case things dont turn out as ordered
- 5- Restaurants when the card leaves your sight
- 6- Online with a rise in internet scams and ways to hack information

Tax Return Time

When filing for taxes, always confirm your routing and account number to ensure prompt deposits. Wyrope Williamsport FCU's Routing is:
231387042

New Members are Welcome at Wyrope Williamsport FCU!

Mission Statement:

The Wyrope Williamsport Federal Credit Union is a not-for-profit organization owned and operated by its members, established to offer quality financial services to all members continuing the credit union philosophy of "People Helping People."

