

Fall 2022

# Wyrope Whispers!

1536 Riverside Drive  
S Williamsport, PA 17702  
PH: 570-323-5188  
FAX: 570-321-9089

*Moving Forward With You!*

## Wyrope announces new CEO



Well, we think it's about time we announced this: we have a new CEO! But she's not really new- she's been here for over 11 years... Kristin L Thomas started out as an MSR, before becoming the VP of Branch Operations for 9+ years.

A note from the staff: "We would like to congratulate Kristin on her well-deserved promotion to CEO! We love you, and we know you'll do great!"

A note from the CEO: "I am sincerely humbled and thankful for this opportunity. In the last 11+ years, the credit union really has become my second home. I will continue to do my best to lead Wyrope with integrity and excitement for everything we have to offer our members! We truly do give 150% every day we walk through these doors, and at the end of the day, helping them live better financially is our goal. Thank you to my staff and Board for supporting me, and in turn, helping our members! Onward and upward!"

We are always moving forward, with you! 🥳

### Directors Declare Dividend

The Board of Directors of the Wyrope Williamsport FCU have voted on the dividend rate for the quarter. The declared dividend base share/savings rate is 0.10% APR; all other share/savings accounts will remain at 0.05% APR; and regular share draft/checking accounts will pay 0.03% APR. For full details on our dividend rates, please see our Truth in Savings disclosure available from any Member Service Representative.

### Applying for an Auto Loan?

Please bring the loan officer the following items:

1. Application
2. Current paystub
3. Deal sheet
4. 10 day payoff  
(refinancing from other financial institution)
5. Registration card w/ VIN( refinance or private party purchase)

# FACTS

## WHAT DOES Wyrope Williamsport FCU DO WITH YOUR PERSONAL INFORMATION?

**Why?** Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some, but not all, sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?** The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and Income
- Date of Birth and Credit History
- Account Balance and Payment History

**How?** All financial companies need to share member’s personal information to run their everyday business. In this section below, we list the reasons financial companies can share their member’s personal information: the reasons Wyrope Williamsport FCU chooses to share; and whether you can limit this sharing.

Reason we can share your personal information	Does Wyrope Williamsport Federal Credit Union share?	Can you limit this sharing?
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<b>For our everyday business purposes-</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes-</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	Yes
<b>For our affiliates’ everyday business purposes-</b> information about your transactions and experiences	Yes	Yes
<b>For our affiliates’ everyday business purposes-</b> information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	No

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call 570-323-5188 -our menu will prompt you through your choice(s) or</li> <li>• Visit us online: <a href="http://www.wyrope.org">www.wyrope.org</a></li> </ul> <p><b>Please note:</b></p> <p>If your are a new member, we can begin sharing your information 15 days from the date we sent this notice. When you are no longer our member, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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<b>Questions?</b>	Call 570-323-5188 or go to <a href="http://www.wyrope.org">www.wyrope.org</a>
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Who we are			
Who is providing this notice?		Wyrope Williamsport Federal Credit Union	
What we do			
How does Wyrope Williamsport FCU protect my personal information?		To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards, secured files, and buildings.	
How does Wyrope Williamsport FCU collect my personal information?		<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• open an account or deposit money</li> <li>• apply for a loan or pay bills online</li> <li>• use your credit or debit card</li> </ul>	
Why can't I limit all sharing?		<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>	
What happens when I limit sharing for an account I hold jointly with someone else?		To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.	
Definitions			
Affiliates		<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• CUNA Mutual Group</li> </ul>	
Nonaffiliates		<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Liberty Mutual, OFAC, First Heritage Financial, CUDL</li> </ul>	
Joint Marketing		<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• Our joint marketing partners include: CUNA Mutual and Liberty Mutual</li> </ul>	
Other important information			
Mail-in Form			
If you have a joint account, your choice(s) will apply to everyone on your account.		<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me</p> <p><input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.</p>	
Mail To:		Wyrope Williamsport Federal Credit Union 1536 Riverside Drive South Williamsport, PA 17702	
		Name	Acct. #
		Address	

## 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](http://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:

October 10, 2022

November 11, 2022

November 24, 2022

December 26, 2022 (Official Holiday)

December 31, 2022 (Official Holiday)



*Need a helping hand this  
Holiday season?  
Wyrope FCU is there for  
you with our  
Christmas Loan Special!  
Borrow up to \$2,000,  
get 1/2 % off  
and take up to a year  
to pay it back.  
Make Santa's job  
easier this year!*

*November 1<sup>st</sup> - December 31<sup>st</sup>*

## Working Hard for YOU!

### Wyrope Williamsport Board of Directors and Volunteers

James Brent, Chairperson

Ryan Wyland, Vice-Chairperson

Paul Cohen, Secretary

Kyle Engle, Treasurer

Michael Gray, Board Member

John Greenaway, Board Member

Ron Bowling, Board Member

Roni Crouse, Supervisory Committee

John Andreacci, Supervisory Committee

### Wyrope Williamsport FCU Staff

Kristin Thomas, President/ CEO

Jackie Stump, Loan Supervisor

Kelly Maneval, Loan Processor

Mariia Pulcini, Lead MSR

Amber Bailey, Lead MSR

Rhiannon Stugard, MSR

Shawna Newcomer, MSR

### Supervisory Committee

Last bi-annual account verification  
September 2020

Any questions or concerns

P.O. Box 5065

South Williamsport, PA 17702



**Keep an eye out for your skip-a-payment coupon**

**Skip a loan payment,  
and make your Holidays  
a little brighter.**

*November or December*

**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."

