

Summer 2019

Wyrope Whispers!

Moving Forward With You!

Employment Scams

Directors Declare Dividend

The Board of Directors of the Wyrope Williamsport FCU have voted to leave the dividend rate unchanged for the 2nd quarter of 2019. The declared dividend base share/savings rate is 0.35% APR; all other share/savings accounts will remain at 0.20% APR; and regular share draft/checking accounts will pay 0.10% 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. Current Paystub
2. Application
3. Deal Sheet
4. 10 day payoff (refinancing from other financial institution)
5. Registration and Vin (refinance or private party purchase)

The FTC is warning of a surge in employment scams. Protect yourself, and your money, by looking out for these red flags when seeking a job:

- 1.) The job pays very well for easy work.
If a job description offers a high hourly rate for non-skilled work, assume it's a scam.
- 2.) The job description is poorly written.
If the job description is riddled with typos and grammar mistakes, you're looking at a scam.
- 3.) They need to hire you NOW!
If a "business" claims the position needs to be filled immediately and they're ready for you to start working today, you can assume there's no position at all.
- 4.) The business has no traceable street address or real online presence.
Google the company name to see if they're legitimate. Look for a brick-and-mortar address, a phone number and a real online presence. If all you find are help-wanted ads, opt out.
- 5.) You need to share sensitive information just to apply.
Does the "job application" you're looking at seek sensitive info, like your Social Security number and/or checking account number? If it does, you're looking at a scam.
- 6.) You need to pay a steep fee to apply.
If the application fee is absurdly high, or the company asks you to cash a check for them and then refund it, you're being scammed.
- 7.) There's no business email.
Some job scammers impersonate well-known companies to appear authentic. For example, an off-site job at "Microsoft" might request you email your resume to JohnSmithMicrosoftHR@gmail.com. If the "recruiter" genuinely represented Microsoft, the email address would be something like JohnSmith@HR.Microsoft.com.
- 8.) The "recruiter" found your resume on a job board you never use
If the "recruiter" claims they've picked up your resume on a job board you don't remember visiting, it's a scam.

As always, practice caution when online. Keep your browser updated and strengthen the privacy settings on your social media accounts. When engaged in a public forum, don't share information that can make you vulnerable, like your exact birthdate. Never wire money to people you don't know or agree to cash a stranger's check in exchange for a commission. Above all, use your common sense: When in doubt, opt out!

Now you know.

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

(Don't forget about the drop box!)

Mark Your Calendars!

The Wyrope Williamsport Federal Credit Union will be closed:
July 4, 2019
September 2, 2019

Working Hard for YOU!

Wyrope Williamsport Board of Directors and Volunteers

Larry Bensinger, Chairperson
James Brent, Vice-Chairperson
Ken Entz, Secretary
John Geenaway, Board Member
Ron Bowling, Board Member
Kyle Engle, Board Member
Ryan Wyland, Treasurer
Roni Crouse, Supervisory Committee
John Andreacci, Supervisory Committee

Wyrope Williamsport FCU Staff

Brittany Baker, President/CEO
Kristin Balouris, VP of Branch Operations
Jackie Stump, Loan Processor
Kelly Maneval, Lead MSR
Crystal Webb, MSR
Adrienne Desrosiers, MSR

Scholarship Winners

Congratulations to the 2019 Scholarship Winners!

Winner of the \$1000 scholarship is Olivia Evans. Olivia is a student at Penn State University, majoring in pre-med.

Winner of a \$500 scholarship is Emily Liddick. Emily will be attending Misericordia University in the fall, where she will major in Physical Therapy and minor in Medical and Health Humanities.

Winner of a \$500 scholarship is Cole Lentz. He will be attending Penn State University in the Fall.
Congratulations to these outstanding students.

Coming Soon

In August, September, and October, get 0.50% off they loan type of your choice.

You pick the loan you need; we will give you a half a percent discount.

** does not include Visa.*



Get Your

Little League

World Series Pins.

Limited Availability

beginning

August 1, 2019.

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."



President's Message

Thank you for the opportunity to join Wyrope as your next President/CEO. I am honored to be a part of your credit union family. This is an opportunity to match both my skills and interests, allowing me to pair them with the longstanding tradition of making a difference in the lives of members, as well as the communities in which we serve.

Having grown up in Central Susquehanna Valley, I have seen our area grow and change over the years. I graduated from Danville Area High School, lived in Muncy for a time, and currently I reside in Mifflinburg. I most recently served as the Cluster Market Leader, AVP over several locations for a local bank, but started my financial career in high school with a credit union. Credit unions and their very important place in the financial world won my heart at an early age.

I would like to commend the Board of Directors for their sound leadership and vision. Most importantly, I would like to take the time to thank Barbara for her years of dedication and service, while wishing her the best of luck in retirement.

I look forward to meeting each of you as I embark on this challenging endeavor in perpetuation of growth and success of the Wyrope Williamsport FCU.

**6 Ways to Save Money
on Your Vacation:**

- 1. Time it right.** Experts say the sweet spot for the cheapest flight booking is 54 days before your travel date.
- 2. Clear your cache before every new flight search.** This way, airlines can't access your browser history and inflight the prices they offer you.
- 3. Sweet-talk your way to savings.** Ask for an upgrade at the check-in counter. About 78% of hotel guests who request an upgrade actually get one.
- 4. Never pay full price.** Check sites like coupondivas.com, entertainment.com and Groupon.com for deep discounts at local eateries and entertainment centers.
- 5. Freebie fun.** Search local sites and blogs for write-ups about free things to do near your destination.
- 6. Save your mega-event for the last day.** Finish your vacation on a high note by saving your most exciting event for the last day of your trip.

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*Dreaming of a new car?
We can help!
Now through July 31, 2019,
get 0.50% off our regular
low auto loan rates!!*

Equal Opportunity Lender, Insured by the NCUA

WYROPE
Williamsport
federal credit union