

Summer 2020

Wyrope Whispers!

Moving Forward With You!

Directors Declare Dividend

The Board of Directors of the Wyrope Williamsport FCU have voted to declare the dividends as indicated below. The declared rate base share/savings rate is 0.20% APR; all other share/savings accounts will be 0.15% 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.

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)

Scholarship Winners

Congratulations to the 2020 Scholarship Winners!

The Board is proud to announce they have selected five outstanding students for our 2020 scholarships.

We had one \$1,000 winner, and four \$500 winners who demonstrated community involvement, activities, and academic excellence. They are as follows:

Winner of the \$1000 scholarship is Emily. Emily is a student at Misericordia University, majoring in Psychology.

Winner of a \$500 scholarship is Logan. Logan will be attending Robert Morris in the fall, where he will major in Environmental Science.

Winner of a \$500 scholarship is Olivia. Olivia is a student at Penn State working towards her Doctorate of Dental Medicine.

Winner of a \$500 scholarship is Curtis. Curtis will be attending Penn State in the fall.

Winner of a \$500 scholarship is Cassandra. Cassandra is attending University of Pittsburgh, majoring in Emergency Medicine.

Congratulations to these outstanding students!



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!

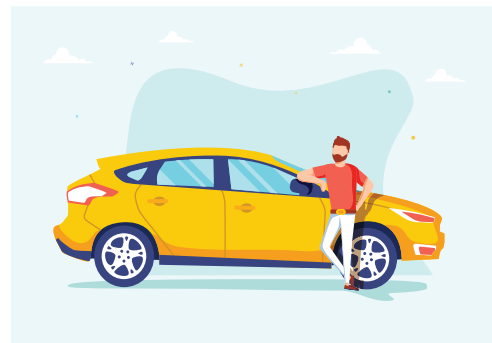
The Wyrope Williamsport Federal Credit Union will be closed:
July 3, 2020
September 7, 2020

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.*



2020 Annual Meeting

With the unforeseen challenges that have occurred, the Annual Meeting had to be postponed. We are actively seeking an alternate venue or means to facilitate our meeting, and will provide an updated notice as soon as we have more information.



With the cancellation of the Little League World Series, our pins will be held over until 2021.

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

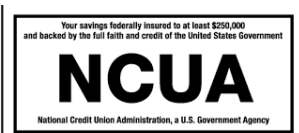
Brittany Baker, President/CEO
Kristin Balouris, VP of Branch Operations
Jackie Stump, Loan Officer
Kelly Maneval, Lead MSR
Andrew Druckenmiller, MSR
Brenda Pitts, MSR
Mariia Pulcini, MSR
Melissa Lyon, MSR



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."



Change in Funds Availability Effective July 1, 2020.

FUNDS AVAILABILITY POLICY DISCLOSURE

This Disclosure describes your ability to withdraw funds at Wyrope Williamsport Federal Credit Union. It only applies to the availability of funds in transaction accounts. The Credit Union reserves the right to delay the availability of funds deposited to accounts that are not transaction accounts for periods longer than those disclosed in this policy. Please ask us if you have a question about which accounts are affected by this policy.

1. GENERAL POLICY — Our policy is to make funds from your cash and check deposits available to you on the next business day after we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before close of business on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after the close of business or on a business day we are not open, we will consider that the deposit was made on the next business day we are open.

2. RESERVATION OF RIGHT TO HOLD — In some cases, we will not make all of the funds that you deposit by check available to you on the next business day that we receive your deposit. Funds may not be available until the second business day after the day of your deposit. However, the first \$225.00 of your deposit will be available on the first business day after the day of your deposit. If we are not going to make all of the funds from your deposit available on the next business day, we will notify you at the time you make your deposit.

We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees or if we decide to take this action after you have left the premises, we will mail you the notice by the next business day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

3. LONGER DELAYS MAY APPLY — We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,525.00 on any one (1) day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six (6) months.
- There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

4. DEPOSITS AT NONPROPRIETARY ATMS — Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we do not own or operate will not be available until the fifth business day after the date of your deposit. This rule does not apply at ATMs that we own or operate. All ATMs that we own or operate are identified as our machines.

5. FOREIGN CHECKS — Checks drawn on financial institutions located outside the U.S. (foreign checks) cannot be processed the same as checks drawn on U.S. financial institutions. Foreign checks are exempt from the policies outlined in this Disclosure. Generally, the availability of funds for deposits of foreign checks will be delayed for the time it takes us to collect the funds from the financial institution upon which it is drawn.

Fee Schedule Effective 08/01/2020

- Overdraft Transfers (From other accounts to cover withdrawals) • \$5.00 each after 3 free/month
- Account Activity Printout (Special request of account activity between statement cycles) • \$1.00 per page
- Temporary Checks (Checks drawn on your account) • \$2.00 for four checks
- Money Order or Corporate Checks (Credit Union business check) • \$1.00 each
- Non Sufficient Fund Fee (Item returned unpaid) • \$25.00 each
- Overdraft Privilege (Courtesy Pay) • \$20.00 each
- Stop Payment Fee (Member-requested) • \$10.00 each
- Domestic Wire Transfer Fee (Within US) • \$15.00
- International Wire Transfer Fee • \$15.00
- Western Union Transfer Fee • \$25.00 plus cost
- Photocopy of Draft (Copy of check from member account) • \$3.00
- ATM Fees (Cash advances from ATM) • \$1.00 each after 8
- Negative Balance Fee (Fee for negative balance in account) • \$20.00
- Research Account Fee (Credit Union employee research of account) • \$25.00/hour (\$25.00 minimum)
- Balance Checkbook Fee (Credit Union employee balancing member checkbook) • \$25.00/hour (\$25.00 minimum)
- ACH Stop Payment Fee (Member requested stop pay of automatic withdrawal) • \$10.00
- Deposited Checks Returned Unpaid (Checks deposited here returned unpaid by issuing bank) • \$25.00
- Copy of Statement (Duplicate requested by the member) • \$2.00
- Closing Account (Within first 90 days) • \$5.00
- Late Fee on Delinquent Loans (15 days past due date) • \$10.00/per month
- Return Mail Fee • \$5.00
- Dormant Account Fee • \$5.00 per month
- Escheat Fee • \$50.00
- Replacement Debit Card • \$5.00
- Gift Card/Travel Card • \$2.50



Internet Gambling Disclosure and Reminder:

The Unlawful Internet Gambling Enforcement Act of 2006 ("UIGEA") and the Federal Reserve's Regulation GG prohibits Wyrope Williamsport Federal Credit Union (the Credit Union) from conducting or processing transactions that are related, directly or indirectly, to unlawful internet gambling. The term "unlawful internet gambling", as used in this Notice, shall have the meaning set forth in 12 C.F.R. Section 233. Restricted transactions generally include, but are not limited to, those in which credit, electronic funds transfer, checks, or drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful internet gambling. It is the policy of the Credit Union to strictly prohibit the use of your account or business relationship with the Credit Union for such unlawful purpose. If you have any questions, please contact us at (570) 323-5188 or questions@wyrope.org.