

Summer 2021

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 0.10% APR; all other share/savings accounts will be 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)

Scholarship Winners



Congratulations to the 2021 Scholarship Winners!

The Board is proud to announce they have selected four outstanding students for our 2021 scholarships.

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

Winner of the \$1000 scholarship is Olivia Evans. Olivia just finished as a student at Penn State, and is moving on this fall to Temple University, to attend The Maurice Kornberg School of Dentistry.

Winner of a \$500 scholarship is Logan Balouris. Logan is attending Penn College, where he is majoring in the Electrical Technology field.

Winner of a \$500 scholarship is Emily Liddick. Emily is a student at Misericordia University, working towards her Doctorate in Physical Therapy.

Winner of a \$500 scholarship is Mason Liddick. Mason recently graduated from Jersey Shore Senior High School, and will be attending college in the fall to major in Welding.

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 Response:

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:
July 5, 2021
September 6, 2021
October 11, 2021

Working Hard for YOU!

Wyrope Williamsport Board of Directors and Volunteers

James Brent Chairperson
Ryan Wyland, Vice-Chairperson
Larry Bensinger, Secretary
Ricahrd Fenstamaker, Treasurer
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 Supervisor
Kelly Maneval, Loan Processor
Michael Burns, Lead MSR
Brenda Pitts, MSR
Mariia Pulcini, MSR

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.*

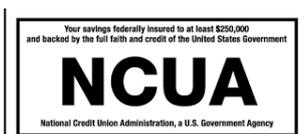


Wyrope Williamsport FCU is happy to welcome back the Little League World Series as they return for 2021. To commemorate this, pins will be available to members beginning August 1st. There is a limit of one per household for the first 30 days to ensure everyone has an opportunity to collect one. After the first 30 days, they are on a first come, first serve basis.

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."



Did You Know?

As Wyrope continues to grow and change to meet our members need, we decided our Newsletter needed to include some of the lesser-known products, features, and benefits of being a member. This quarter we are featuring our Visa Credit Card, electronic statement, GAP Insurance, Debt Protection, and mobile banking.

Visa Credit Card:

- Allows you to keep your purchases separate from your daily funds.
- Low interest rate, starting at 9.99% APR.
- Contributes to revolving credit history for a strong history.
- Secured option available to help build or rebuild credit history.

Electronic Statements:

- Available through our internet banking the 1st of the month; no waiting for the mail.
- Email notification with the attachments of alerts, newsletters, etc so you never miss anything.
- Able to enroll online, through email, or at the branch to switch from printed and mail to online.
- Moved? One less thing being sent to your old address, giving you peace of mind.
- May qualify you for a free box of checks once per year.

GAP (Guaranteed Asset Protection):

- Protects you if your vehicle is totaled by paying the difference between the balance and value.
- Wyrope is partnered with CUNA to be able to offered GAP coverage to our members at a great savings, currently at \$275.00. That is as little as \$3.82/month.

Debt Protection:

- Concerned about the employment volatility of being unexpectedly out of work? No problem; we have a coverage you can choose for that.
- Want to have a life insurance coverage just for a loan? No problem; we have a coverage you can choose for that.
- Concerned about a future unforeseen critical illness affecting your ability to repay a loan? No problem; we have a coverage you can choose for that.

Mobile Banking:

- Allows you to check your balance, complete transfers, and even see pending transactions from the convenience of your phone or computer.
- Joint Owners can now have their own login to keep it separate from the primary member's user name for added security.
- Sick of writing out checks, or worried about giving out your account number to pay bills? Our Bill Pay service can send those checks, or pay those bills without risking your account information. A service YOU control, rather than the bill payments controlling you.



Did You Know?

Fee Schedule Effective 08/01/2021

•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	•\$2.00 for 4
•Travel Card/Gift Card	•\$2.50 each
•Money Order or Corporate Checks	•\$1.00 each
•Non-Sufficient Fund Fee (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)	•\$10.00 each
•Wire Transfer Fee Domestic (outgoing only)	•\$20.00 each
•Wire Transfer Fee Domestic (incoming only)	•\$15.00 each
•Western Union Transfer Fee	•\$15.00 each
•Wire Transfer Fee International (incoming and outgoing)	•\$40.00
•Photocopy of Draft (copy of check from members account or deposited item)	•\$3.00
•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
•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
•Dormant Account Fee (charged monthly)	•\$5.00
•Escheat Fee	•\$50.00
•Replacement Debit Card (excessive replacement costs)	•\$10.00
•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% of \$ Bal
•Foreign Check Conversion (Non- USD)	•\$45.00
•Foreign Check Conversion (USD)	•\$40.00



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.