

Winter 2020

Wyrope Whispers!

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Moving Forward With You!

Interest Rebate Declared

The Board of Directors have voted to declare an interest rate rebate of 2.5% to the membership of the credit union.

Directors Declare Dividend

The Board of Directors of the Wyrope Williamsport FCU have voted to leave the dividend rate unchanged for the 4th 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.



Your Opinion Matters

Wyrope Williamsport Federal Credit Union is always looking for ways to bring more to you, our members. What products or services would you like to see the credit union offer? Below are some options being considered:

- 1- Business Checking Accounts
- 2- Access to an Investment Advisor
- 3- Longer term auto loans (84 months)

Please consider participating in our survey by emailing "Questions@Wyrope.org" with your name, email/phone number, and what you would like to see us work toward offering. You can also fill out our survey by visiting our office and seeing any of our team.

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 Wyrope Williamsport Credit Union family is excited to congratulate our very own Kristin Thomas on being selected for the 2019 Foremost Under 40. She is an indispensable part of the team!!!



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 \$200 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.
- 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 2020. Each of the board seats are for a three (3) year term. We also have two (2) credit committee positions up for re-election. Credit Committee members serve for a term of two years. 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 29, 2020.

Anyone wishing to volunteer their time to "their 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: Ronald Bowling and James Brent

Join Us for the 63rd Annual Meeting!

Join the Wyrope Williamsport Federal Credit Union as we celebrate our 63rd Annual Meeting on Saturday, April 18th, from 6pm until 10pm, in the Professional Development Center located on the Pennsylvania College of Technology Campus. Tickets go on sale beginning February 1, 2020 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.



Coming Soon:

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

Flat Rate Auto Loan Special

Now through the end of February.....

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

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:

January 20, 2020- MLK Jr. Day
February 17, 2020- President's Day

Working Hard for YOU!

Wyrope Williamsport Board of Directors and Volunteers

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

Wyrope Williamsport FCU Staff

Brittany Baker, President/CEO
Kristin Thomas, VP of Branch Operations
Jackie Stump, Loan Processor
Kelly Maneval, Lead MSR
Adrienne Desrosiers, MSR
Andrew Druckenmiller, MSR

Debit Card Safety

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

Debit- Pulls funds directly from your 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)
Enhances protection against fraud

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

- 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 to due unfamiliarity with the people and area
- 4- Large purchases for dispute purposed 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."

