



MEMBER MATTERS, *because* MEMBERS MATTER.

FALL 2025

FROM JULIE'S DESK



The renovations at our Cadillac branch are nearly complete and we are thankful for our members' patience this year.

We worked hard to ensure our spirit of service did not falter and I'm so proud of the Cadillac staff for maintaining excellence in the midst of drywall dust and jackhammering.

You have weathered the changes along with our staff and despite the inconveniences, you adapted to the changes.

As a way to say thank you, we've launched the **Giveback Celebration**. It includes an incredible CD special, an extended vehicle loan special, and an expansion of our annual Holiday personal loan program. You can find all the details on page 2.

Our mission is to serve you, our members, and we will continue to give our best in the beautiful new branch.

Warm regards and appreciation!

J. Rushing
Julie Rushing, CEO

RENOVATIONS UPDATE



Our beautiful new branch is open and operational!



WHAT'S NEW?

ITMs: How do you use them?

The newly renovated Cadillac branch drive through sports three new ITMs. They're just like ATMs, but with superpowers!

- To get started, just touch the screen or insert your debit card in the reader.
- Each screen has easy-to-follow instructions.
- If you get stuck or want assistance, just touch the help button and a teller will join you via video!
- You can choose the denomination bills for your withdrawals.





Wexford
Community Credit Union
Personal. Local. Trusted.



As we approach the holiday season, the following scams tend to increase:

FAKE CHARITIES

DONATE



THE CON: They'll call, text or email for donation and create fake websites.

THE FIX: If you want to make a donation, contact the organization directly. Don't click on links in emails or texts.



MISSED DELIVERIES

THE CON: They'll text or email a link asking you to reschedule a delivery. They'll ask for personal or financial information.

THE FIX: Go to the website or call the store you ordered from and check the delivery status. Don't click the links!



TOO GOOD TO BE TRUE DEALS

THE CON: They offer last-minute deals and direct shoppers to a fake website- they ship junk or nothing at all!

THE FIX: Research unfamiliar sellers by searching the business name with "Scam" or "Complaint". Never pay with gift cards or wire transfers.

MEMBER EXCLUSIVES



The Wexford Community Credit **You** Union Giveback Celebration

You've waited patiently during renovations, and we want to say thank you!

6%

APY

6 MONTHS

7%

APY

7 MONTHS

8%

APY

8 MONTHS

9%

APY

9 MONTHS

The
You Pick
CD Menu
SPECIAL

Minimum: \$500

Maximum: \$10,000 per Master Member SSN

LEARN MORE



The
FabYoulous
PERSONAL LOAN SPECIAL

Looking for the
Holiday Loan Special?

You found it and it's better than ever!

You still get 2% off your personal loan rate, but you get to pick the term!

LEARN MORE



Now extended to the
end of 2025!

Take advantage of end-of-year sales. 2% off your vehicle loan rate!

Cars, trucks, motorcycles, side-by-sides, RVs, boats.

Your adventure awaits.

LEARN MORE



**SINCE THE
BEGINNING OF
THE YEAR:**

\$125k+

Dollars members didn't have to sacrifice to fraud checks

\$26k+

Dollars returned to members in debit disputes

\$1.3B

Losses related to romance scams in the US in 2025.

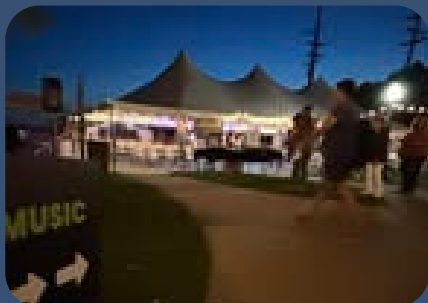
\$9k+

Member dollars rescued from credit card fraud

COMMUNITY CORNER

Volunteers make a difference.

Each year, WCCU staff give of their time, treasure, and talent through our workplace volunteer program.



WCCU was the title sponsor for this year's Craft Beer Festival! We had volunteers participating throughout the day and fun was had by all!



Julie Rushing, WCCU CEO and Cadillac Rotary board member, attended the ground breaking ceremony at Diggins Hill.



Melissa Kuhns, WCCU Community Manager, represented WCCU during the Cadillac Homecoming parade with the Cadillac Rotary Club.

COMING HOLIDAY HOURS

Monday, October 13
Columbus Day: Closed

Tuesday, November 11
Veterans Day: Closed

Thursday, November 27
Thanksgiving Day: Closed

Friday, November 28
Black Friday: Closed at 1pm

Wednesday, December 24
Christmas Eve: Closed at 1pm

Thursday, December 25th
Christmas Day

Wednesday, December 31
New Year's Eve: Closed at 1pm

Thursday, January 1
New Year's Day: Closed

CU AROUND TOWN

Card and Fraud Manager Leah Merrow serves on Club Cadillac's board of directors.

Club Cadillac is designed to support people living with mental illness. It is a place where people can regain the confidence and skills needed to work and to live socially satisfying lives.

MEET THE TEAM: FRAUD AND CARD SERVICES



Pictured: Leah, Department Manager (L), Richard, Visa Specialist (M), and Declin, Card Specialist

The Card Services and Fraud Department at Wexford Community Credit Union is like your financial security sidekick—always on the lookout for anything fishy with your cards. Whether it's spotting suspicious transactions, helping you navigate fraud alerts, or giving friendly tips to dodge scams, they're here to keep your money safe and your mind at ease. Think of them as the friendly watchdogs of your wallet, making sure your banking experience stays smooth, secure, and scam-free.

October:
Domestic Violence
Awareness Month

October 16
Candlelight Vigil
The Market
5:30 - 7:30 pm

October 15
Stuff the
Blue Goose
at
Walmart

October 23
National
Wear Purple
Day

410.5

**WCCU VOLUNTEER
HOURS DONATED
IN 2025 SO FAR.**

- Habitat for Humanity
- Vets Serving Vets
- Missaukee Humane Society
- OASIS Family Resource Center
- Rotary
- Club Cadillac
- and 7 other non-profits