



MEMBER MATTERS, *because* MEMBERS MATTER.

Summer, 2025

FROM JULIE'S DESK



I hope you are enjoying your summer so far. It's been lovely in Northern Michigan, and we're blessed to live in such a beautiful area.

With the warm weather comes a chance to enjoy ourselves with family vacations, camping, and days on the lake. Our area is home to festivals, fairs, markets, and music, and I hope everyone takes a little time to find an adventure this summer.

We're in Phase 3 of construction at the Cadillac branch and the work is on schedule. Stay tuned for a grand opening announcement later this summer!

Warm regards and appreciation,

J. Rushing
Julie Rushing, CEO



RENOVATIONS UPDATE

Members can enjoy new parking on the south side of the building (where the old drive through was located). No more crossing traffic to get to the door!

Staff have been relocated to the "new" side of the branch, and you can get a preview of the interior when you visit.

Pardon our mess!



[Click here for more info](#)

SUMMER TRAVELLING: WE'RE ALONG FOR THE RIDE!

Shared Branching: Over 250 nationwide credit union branches serve you no matter where your adventure takes you. Cash a check, withdraw cash, check your balances- all from our network of participating credit unions!

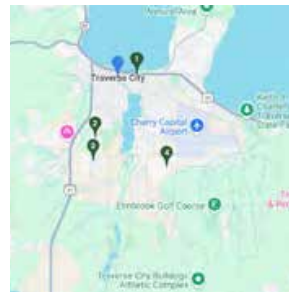
DETROIT



CHICAGO



TRAVERSE CITY



Xtend Branch
Locator

Before you go, check out the Shared Branch locator! Don't pay fees to access your own money.



Wexford
Community Credit Union
Personal. Local. Trusted.



Fraudsters are spoofing the WCCU phone number (it looks like we're calling you) and posing as our employees. Currently, they are claiming there are fraudulent charges on member's accounts, and requesting members to verify their information. They may also text you about "possible fraudulent transactions" before calling you. They may ask for the last 8 digits of your debit card, expiration date, CVV code and the balance your account.

They may attempt to perform a \$0.00 authorization before attempting ATM withdrawals with your account. They may also send you a one-time verification code so they can add your card information to a mobile wallet.

Please remember:

- Our Fraud Monitoring ALWAYS starts with an automated message that lists the suspicious transactions before transferring the call to a representative.
- WCCU DOES NOT EVER request "verification codes" when speaking to our members over the phone.
- Your PIN should NEVER be shared with anyone - including WCCU employees.

Don't give out your personal information! If you get a suspicious or unexpected call, please hang up and call us back at our regular phone number- we'll be happy to confirm it's us.

MEMBER EXCLUSIVES



Recreation at a great rate!



From May 1 through September 30, 2025, get the RV, boat, or motorcycle you've been dreaming of for an amazing rate - as low as 5.25% APR*!

With terms up to 180 months, start enjoying your vacations now.

DID YOU KNOW?



- You can get preapproved if you're ready to start shopping so you know what you can afford.
- We do rate matching!

[LEARN MORE](#)

*APR = Annual Percentage Rate. Rates for this product are as low as stated. Must have credit score of 720 or higher to qualify for lowest rate. All loans are subject to credit approval. Additional limits, terms and conditions may apply.

WCCU Members:

It's Home Improvement Season: Grab your WCCU Visa!

6/02/25 to 12/2/25
WCCU VISA
PURCHASES MADE AT
Tractor Supply Co.
Home Depot
Ace Hardware
Lowe's
For 6 months after 1st purchase date

[LEARN MORE](#)

PRODUCT SPOTLIGHT

NEW MOBILE APP FOR YOUR WCCU VISA!

SecurLOCK Equip is a mobile app that allows you to control how, when, and where your debit and/or credit cards are used. It is a simple and secure way to manage and monitor your payment transaction activity. SecurLOCK Equip can help keep your payment cards safe and provide instant notifications whenever your card is used.

SecurLOCK Equip
The power to protect is in the palm of your hand.

[LEARN MORE](#)

**SINCE THE
BEGINNING OF
THE YEAR:**

\$77k+

Dollars members didn't have to sacrifice to fraud checks

\$21k+

Dollars members saved with debit card fraud prevention

42%

of scams so far in 2025 involve Artificial Intelligence.

\$6.2k+

Member dollars rescued from credit card fraud



COMMUNITY CORNER



Joining leaders from the community, Julie and Melissa are members of the Rotary Club of Cadillac.



WCCU donates auction baskets to Oasis, Habitat for Humanity, Rotary, and many other events and organizations throughout the year to aid in fundraising for non-profits



WCCU was a title sponsor of the Oasis Family Resource Center's Celebrate Women luncheon on June 12th.

SUMMER HOLIDAY HOURS

Friday, July 4

Independence Day: Closed

Monday, September 1

Labor Day: Closed



CU AROUND TOWN

CEO Julie Rushing and Community Connections Manager, Melissa Kuhns, are members of the Rotary Club of Cadillac. Julie also serves on the Rotary Board.

In the past 35 years, Rotary Charities has granted \$817,035.00 to Community projects that have made a difference in our community!

MEET THE TEAM: ACCOUNTING



Kenneth (left) is our Accounting Department Manager, and along with the WCCU Accounting Specialists Oliva (not pictured) and Jay (right), this rockstar finance team keeps the books. Fun fact: They all began as part-time tellers!

The Accounting Department is the brain of the Credit Union, and these professionals ensure the trains run on time. They post the checks you deposit from the app, pay the CU's bills, process your ACHs, manage all the financial reports and record-keeping, aid in the annual audits, and so much more.



264.5 WCCU VOLUNTEER HOURS DONATED IN 2025

- Habitat for Humanity
- Manton Veterans Museum
- Missaukee Humane Society
- OASIS Family Resource Center
- Rotary
- Club Cadillac
- and 7 other non-profits