

## FROM JULIE'S DESK



The Cadillac branch updates are well under way, and you've been gracious as we've shifted our spaces during this part of the renovation.

You've probably noticed we've moved some staff around. While our offices may be a bit crowded right now, this allows staff to continue to provide you the services you need while new offices are built. We expect very few interruptions to our operations, and you can always visit our friendly staff in Lake City.

WCCU's 72nd birthday was February 20th, and we celebrated with our annual Gift It Forward program. You can read more about staff donations in the Community Corner section below - find out what matters to WCCU employees.

Warm regards and appreciation!

*J. Rushing*  
Julie Rushing, CEO



## RENOVATIONS UPDATE

Over the winter, construction began on the drive through, and it opened this March. We've been excited to unveil our new ITMs - like an ATM but with superpowers. You'll can video chat with a teller and do everything you're used to doing in the drive through.

Interior work has begun and while it may get a little dusty and a little noisy at times, you'll be getting the same great service you're used to at the credit union.

Pardon our mess!



[Click here for more info](#)

## WHAT'S NEW?

### Instant Issue Debit Cards!

- We can now print new debit cards in the Cadillac Branch. No more waiting for the mail!
- We can set your PIN too.
- Cards are compatible with Apple Pay, Google Pay and Samsung Pay!
- Cards are printed smooth - a slimmer fit for your wallet without the embossing.
- You get the same fraud monitoring and detection as always!





**Wexford**  
Community Credit Union  
*Personal. Local. Trusted.*



Since the new year, we've been notified by members that scammers have been spoofing the credit union's phone number, calling, and telling people that they need to verify suspicious activity on their account.

Spoofing is a broad term for scammers masquerading as a legitimate business or entity. Your caller ID may read "Wexford Community Credit Union" and members can easily be misled into divulging personal information.

When WCCU calls about suspicious account activity, we will never ask you for your full social security number, full debit or credit card number, or your card's expiration date or security code.

While the prevalence of scams in today's high-tech world can feel overwhelming, a few rules of thumb can keep you safe!

- Stop and think about the request. Is it reasonable? Is it out of the norm?
- Is the caller asking for information they should already have?
- Is the caller pressuring you? Do you feel rushed or threatened?

If you feel off about a call, simply hang up and call us back at 231.775.2081. Your security is very important to us and we will always put you first!

## MEMBER EXCLUSIVES



Recreation at a great rate!

From April 1 through May 31, 2025, get the RV, boat, or motorcycle you've been dreaming of for an amazing rate - as low as **6.50% 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: Save at Tax Time!

Members get a bigger discount this tax season with savings of **20% on TurboTax federal products. [Get Started!](#)**

Members get the best-in-market offer with savings of up to \$25 on in-office tax prep services. [Get Coupon](#)

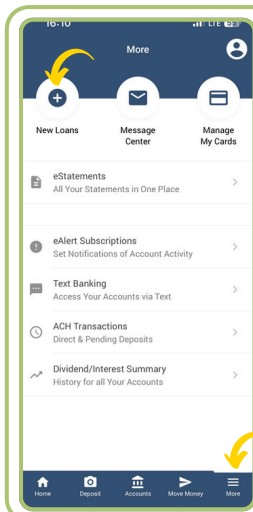
**WIN TAX SEASON!**

**Exclusive Discounts on Tax Prep.**

And get a chance to win \$10,000.

SCAN QR CODE TO GET DISCOUNT OR VISIT OUR CREDIT UNION WEBSITE

## PRODUCT SPOTLIGHT



### GET A LOAN - ONLINE!

You can easily apply for a loan, sign the paperwork, and have the funds deposited into your account- all from the comfort of your home.

On the mobile app, click More in the lower right-hand corner, and then New Loans at the top. Find the loan type you want to apply for and fill out the form.

Once approved, you can sign online, as well. Easy!



**SINCE THE  
BEGINNING OF  
THE YEAR:**

**\$6.8k+**

Dollars members didn't have to sacrifice to fraud checks

**\$8.3k+**

Dollars members saved with debit card fraud prevention

**56%**

The increase in scam-related fraud, surpassing digital payment fraud

**\$2.3k+**

Member dollars rescued from credit card fraud



## COMMUNITY CORNER

### *Gift it Forward!*

Each year, WCCU staff each get \$50 to give to the community as they wish. Below are some of the stories:



Several staff members combined forces to gift funds to the WexExpress to help cover bus fares for those who use the transit system for work or school!



Ella and Brendon donated to the Missaukee County Humane Society in Lake City.



Arie donated his dollars to the Cadillac Munson Emergency Room, where it will be given to families in need of assistance while a loved one is receiving care.

## Q2 HOLIDAY HOURS

Friday, April 18  
Good Friday: Closed at 1pm

Monday, May 26  
Memorial Day: Closed

Thursday, June 19th  
Juneteenth: Closed

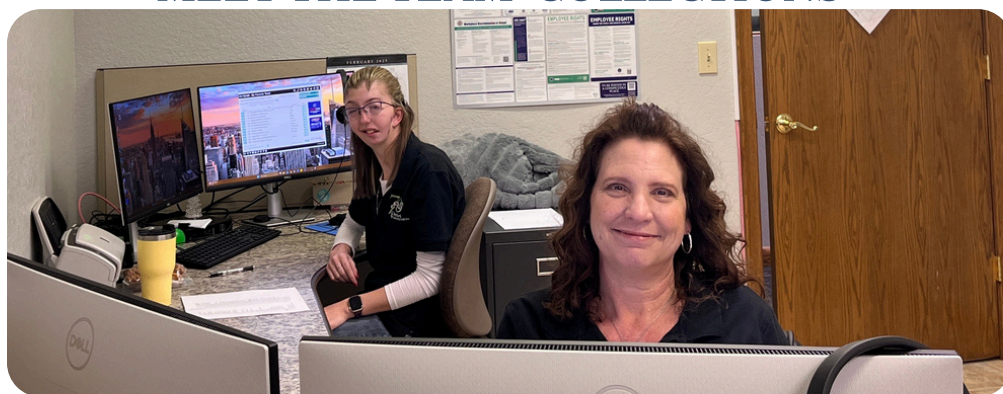


## CU AROUND TOWN

Compliance Manager Larry Mix 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: COLLECTIONS



Erin (left) joined WCCU last fall and says that the best part of her job is helping members. Erin has a BA in Business Administration and enjoys helping members when they experience financial hardship. Karen has a little-known artistic side, making creations with rocks!

Karen (right) has been with the credit union since 2019. She has an Associates degree in Accounting and enjoys helping members when they experience financial hardship. Karen has a little-known artistic side, making creations with rocks!

Our Collections and Recovery Department is responsible for managing delinquent accounts in the credit union. They work with members to create payment arrangements on past-due loans, find solutions for negative accounts, and make referrals for debt consolidation options. While no one looks forward to a collection call, rest assured this team works diligently to help members get back on track!

APRIL 22:  
EARTH DAY

JUNE 19:  
JUNETEENTH

Commemorating the ending of slavery in the US.

MAY  
MENTAL HEALTH  
AWARENESS  
MONTH

491.5

WCCU VOLUNTEER  
HOURS DONATED  
IN 2024.

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