

Membership Matters

Quarterly Publication from Western Cooperative Credit Union

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**Website, Online Account Services,
Mobile App, and ATMs:**
www.wccu.org
WCCU Mobile App
Download the mobile apps and connect to
your Online Account Access today through
your Google Play Store or Apple App Store
on your Smart Phone!

WCCU ATM Locations:
Williston:
Main Branch, Downtown Branch,
Albertsons, Williston High School, & Law
Enforcement Center entrance.

Dickinson:
North Branch Drive-Up,
State Ave. Branch Drive-up
Beach:
Drive-up
Ray:
Cenex Convenience Store
Tioga:
Pinnacle Travel Plaza

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The products and services offered by
Cooperative Insurance Agency, LLC and WCCU
Insurance Agency, LLC are not federally
insured; are not obligations of WCCU; are not
guaranteed by WCCU or affiliated entities;
involve investment risks, including the
possible loss of principal.

Report of the Board of Directors and President/CEO



As we reflect on 2024, we are proud to share another year of financial strength, strategic growth, and dedicated service to our members. Despite navigating a dynamic economic landscape, WCCU remained steadfast in its commitment to providing competitive financial solutions while maintaining sound fiscal management.

Strong Financial Performance

WCCU experienced solid growth in 2024, with assets reaching \$482 million, demonstrating our continued stability and trust within the communities we serve. Member savings also saw a significant increase, growing to \$429 million, reflecting the confidence our members place in WCCU as a secure financial institution.

Net loans remained steady at \$235 million, as we carefully managed lending in alignment with economic conditions. Our capital-to-assets ratio stood at 12.76%, reinforcing our strong financial foundation, while our ability to control delinquency at an average of 1.56% ensured we maintained a healthy loan portfolio.

Navigating the 2024 Economy

The economic environment of 2024 presented both challenges and opportunities. With the Federal Reserve lowering interest rates, WCCU adjusted accordingly, reducing loan rates to better serve our members and support their borrowing needs. At the same time, we remained competitive in the deposit market, offering CD rates that aligned with market trends to provide members with strong savings options. Our return on assets (ROA) of 1.65% highlighted WCCU's ability to generate sustainable earnings while continuing to invest in services and innovations that benefit our members.

Looking Ahead

As we move into 2025, WCCU remains committed to financial strength, member service, and community impact. We will continue to adapt to market conditions while ensuring that our members have access to the best financial products and services available.

Thank you for your continued trust and support, at Western Cooperative Credit Union there really is Power in Numbers!



Western Cooperative
CREDIT UNION

Power in Numbers

NOTICE OF CHANGE IN TERMS

Effective July 1, 2025, Western Cooperative Credit Union will amend its Funds Availability Policy to reflect changes in Federal Regulation CC due to required inflationary adjustments. WCCU will expedite funds availability as described below:

Next day availability is increasing from \$225 to \$275

Exception item availability is increasing from \$5,525 to \$6,725.

To obtain an updated Funds Availability Disclosure, visit our offices or call us at (701) 572-4000 or (800) 584-9220.

WCCU Board of Directors:

Larry Novak
Larry Schilke
Lee Murphy
Heather Feiring
Jason Mann

WCCU Supervisory Committee

Jim Ryen
Alden Hagen
Duane Binde

Schilke re-elected to WCCU Board of Directors; Mann welcomed



Larry Schilke has served on the WCCU Board of Directors since 2001.



Jason Mann was elected onto the WCCU Board of Directors at the 87th Annual Meeting on April 24, 2025. Jason was born and raised in Dickinson, ND. For more information, stop in to one of our branches for a meeting booklet!

Hagen re-elected to WCCU Supervisory Committee



Alden Hagen has served on the WCCU Supervisory Committee since 2006.

Karsky retires from WCCU Board of Directors



Thank you for 31 years of service to Gina Karsky! Enjoy your retirement!



Madison Collings
Williston High School



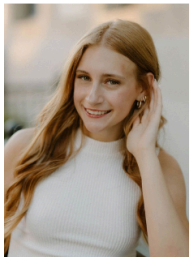
Naomi Lefor
Dickinson High School



Isaac Schulte
Dickinson High School



Evan Helde
Ray High School



Olivia Vaagen
Richardton-Taylor High School



Ella Richards
Williston Trinity Christian School



Trey Knight
Dawson Community College



STAR STUDENT WINNERS FOR MAY 2025

If you know of any potential Star Students, please visit your nearest WCCU Branch for a brochure, or check out our fillable form on our website: wccu.org!



Applebee's
GRILL & BAR



Western Cooperative
CREDIT UNION



CoraMay Theige

CoraMay Theige is a junior at Bainville High School. She has been on the honor roll with a 4.0 GPA. She is the Cheer Captain and helps with Pep Club, serves as secretary of BPA (and also went to the National Competition). She is her Class Treasurer, was prom princess, and served on the Prom Committee.



Gus Ueckert

Gus Ueckert is an 8th grader at Beach High School. He has earned the highest honors on the Honor Roll and is an outstanding Jr. High FFA member. He is also in 4-H, has acted in the One-Act Play, plays in the band, and is on the High School Trap Shooting Team.

WCCU CU Succeed Scholarship Winners!

We are happy to announce the 2025 CU Succeed Scholarship winners! These young adults wrote an essay about how they (or someone they know) have experienced the Credit Union difference. Each essay was carefully read by our Scholarship Committee and then our Board of Directors who chose anonymously based on their essay. Great job!

Upcoming Community Events

Summer Nights on Main - Williston

Enjoy nine weeks of live music in the middle of downtown Williston, featuring a different band every week! Shop food vendors, enjoy a meal from various food trucks, kids can jump in the bouncy houses, get a cold beer and enjoy catching up with friends. These family friendly events are: July 3, July 10, July 17, July 24, July 31, August 7, August 14, August 21, and August 28.

Golden Valley County Fair - Beach ND

Join us in Beach July 10-12 for the Golden Valley fair! The 4-H livestock sale and Antique Car Show will be on July 12- don't miss it!

Grain Palace Days - Ray, ND

August 1-3, 2025

Biggest Party in a Small Town! Friday Night Concert followed by a full Saturday of events and a Sunday Funday! There will be TWO major concerts this year! Follow their page on FB: Ray Grain Palace Days, Ray ND

Spirit of the West- Beach, ND

August 1-3, 2025

The fun starts on August 1 with lunch, farmer's markets, a kiddie parade and Miss Spirit of the West competition. Saturday, August 2 kicks off with breakfast, the annual parade, and then the 75th Annual Champions Ride Home on the Range Rodeo! Then shine your boots and get ready to DANCE at the Spirit of the West Party in the Park! Sunday, August 3, enjoy another breakfast, thanks to Golden Valley County FFA Alumni.

Project Hope Fundraiser

Proceeds benefit the



TACO IN A BAG AND A BEVERAGE

\$8.00

JULY 16TH 11:00AM - 2:00PM



Western Cooperative
CREDIT UNION

NORTH BRANCH 290 15TH ST W

Delivery service is available with 5 or more orders.

Please call 227-0188 to place an order.

Women's Expo - Dickinson, ND

August 23, 2025 - 9:00 AM-3:00 PM

You do not want to miss this one! This fall's event is on August 23 from 9:00 AM to 3:00 PM at the West River Ice Center! • Shopping - Clothing, Jewelry, Home, Crafts & More

- Food Samples & Sales
- Speakers, Entertainment, Fashion Show plus much more
- Door Prizes - register at each vendor for a \$25+ door prize
- Something for everyone including men & women of all ages!