

# Membership Matters

Quarterly Publication from Western Cooperative Credit Union

## President/CEO:

**Melanie P. Stillwell**

### Williston: Main Office

1300 Bison Drive  
PO Box 2237  
Williston, ND 58802  
701-572-4000  
1-800-584-9220

### Williston: Branch Office

215 Washington Ave.  
701-572-4000

### Dickinson: Branch Offices

290 15th St. W. & 721 State Ave.  
Dickinson, ND 58601  
701-227-0188  
1-800-733-9228

### Hebron: Branch Office

701 Main Street  
PO Box 504  
Hebron, ND 58638  
701-878-4063

### Beach: Branch Office

60 2nd St. NE  
PO Box 366  
Beach, ND 58621  
701-872-2228

### Glen Ullin: Branch Office

107 S. Main St  
Glen Ullin, ND 58631  
701-348-3832

### Ray: Branch Office

24 Railroad Ave. Suite 14  
PO Box 158  
Ray, ND 58849  
701-568-3663

### Tioga: Branch Office

6714 Hwy 40 S  
PO Box 1090  
Tioga, ND 58852  
701-664-2666

### iTalk—Interactive Voice Response

Williston: 701-572-4400  
Dickinson: 701-483-9228  
Toll Free: 1-800-588-0106

### Website, Online Account Services,

Mobile App, and ATMs:

[www.wccu.org](http://www.wccu.org)

### WCCU Mobile App

Download the mobile app 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, TrainND, Albertsons, Williston High School, & Law Enforcement Center entrance.

**Dickinson:**  
North Branch Drive-Up, State Ave. Branch

Drive-up, & Loaf N' Jug

**Beach:**  
Drive-up

**Ray:**  
Cenex Convenience Store

**Tioga:**  
Pinnacle Travel Plaza

### Cooperative Insurance Agency, LLC

1300 Bison Drive  
PO Box 940  
Williston, ND 58802  
701-572-3292

### WCCU Insurance Agency, LLC

290 15th St. W.  
Dickinson, ND 58601  
701-483-0207

### Krabseth Agency

1300 Bison Drive  
PO Box 909  
Williston, ND 58802  
701-577-2210

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

Keeping safety precautions in mind, our 84th Annual Meeting of Western Cooperative Credit Union covering the year of 2021 was streamlined into a strictly business meeting.

In the year of 2021, we started to see a return to more normal operating procedures. We saw members conducting their financial business in our branches again. We also began to see positive loan growth.

Your credit union remains financially strong in all key areas. Assets ended the year at \$420 million, savings at \$376 million, and loans at \$179 million. Total membership is now 19,610 - we have 9 branch offices, and 95 employees. The key ratios required by regulators are strong. Capital to Assets was 11.70%, delinquency was controlled at 0.48% and net income ended at 0.34% of total assets.

WCCU weathered the economic impact of the COVID pandemic quite well. The strong reserve (equity) position positioned the credit union well in meeting the challenges resulting from 2020.

Loan rates and investment yields were again at record low levels in 2021 impacting the credit union's ability to generate strong income. By controlling expenses and asset growth, we maintained our previous year's return on average asset ratio and our strong reserve position.

The credit union's current and future financial condition is always in mind when setting strategic direction. The best overall interest of the credit union is considered when making decisions regarding products, services, pricing, rates, and fees.

Our focus is offering financial services to our members at a reasonable cost. Our service offerings continue to expand with the technology that is available (and demanded) by our members. Many prefer conducting business in a branch while others prefer handling their financial business remotely.

As a community credit union, we are proud of the local areas we serve. We give back to these communities in dollars, time, and volunteer activities. We know it is important to be a part of every area we serve.

The Board of Directors, Supervisory Committee, and professional staff are a strong team of committed individuals working responsibly and diligently to deliver financial products and services to the members. WCCU also strives to deliver these products in a convenient and timely manner at a reasonable cost.

We continue our goals of serving the members and communities, remaining financially strong, and envisioning future years of service. We stay focused on the safety and soundness of your membership dollars. Thank you for your continued membership, support, and business. We look forward to serving you even better in future years.

**Members: If you would like a 2021 Annual Report, please contact your nearest WCCU branch, and we will have one mailed to you. Thank you!**

### Hagen re-elected to WCCU Supervisory Committee

Alden Hagen has been re-elected to the WCCU Supervisory Committee at the 84th Annual Meeting on September 28, 2022. Alden has served on the Supervisory Committee since 2000.



*The Supervisory Committee exists to ensure your credit union is operating in a safe and prudent manner with the best interests of members in mind.*

### Schilke, Karsky re-elected to WCCU Board of Directors



Larry Schilke and Gina Karsky, members of our WCCU Board of Directors, were re-elected at the 84th Annual Meeting in Williston on September 28, 2022.



Larry has served on the WCCU Board of Directors since 2001. Gina has served since 1994.

### WCCU Board of Directors:

*Larry Novak*

*Larry Schilke*

*Gina Karsky*

*Lee Murphy*

*Heather Feiring*

### WCCU Supervisory Committee

*Jim Ryan*

*Alden Hagen*

*Duane Binde*

# NOMINATE YOUR STAR STUDENT TODAY!

The Star Student Program Returns!  
Many thanks to our long-standing partners:



## STAR STUDENT WINNERS FOR September and October 2022



If you know any potential Star Students, please visit your nearest WCCU Branch for a brochure, or check out our fillable form on our website: [wccu.org](http://wccu.org)

### September 2022 Brianna Haugsdal



Brianna is a freshman at New Town High School. She has the highest honors of her grade! She has applied for the Junior National Honor Society! Brianna takes stats for basketball and volleyball games and enjoys art.

### September 2022 Cameron Wolf



Cameron is a freshman at Dickinson High School. He has been on the honor roll and takes advanced math classes. Cameron is on the Student Council, volunteers for Roughrider Days, runs cross-country and track, and plays basketball and baseball.

### October 2022 Madison Collings

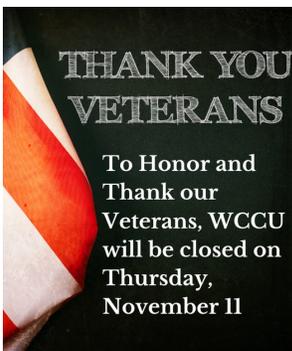


Madison is a sophomore at Williston High School. She recently lettered in Varsity volleyball and plays on a traveling volleyball team through Williston Parks and Rec. Madi took confirmation classes at Gloria Dei Church and enjoys drawing and painting.

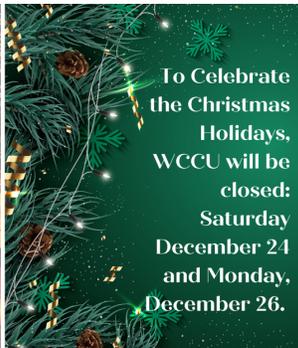
### October 2022 Teytum Bullinger



Teytum is a freshman at Dickinson High School. Teytum has been on the honor roll and served on Student Council. He is an earth team volunteer with the NRCS and has been chosen as the Citizen of the Year. He plays football, basketball, track and high school rodeos. He has qualified for the International Miniature Bullriding Association World Finals in Reno, NV.



For the Thanksgiving holiday, WCCU will be closed on Thursday, November 24



To Celebrate the Christmas Holidays, WCCU will be closed: Saturday December 24 and Monday, December 26.



### WCCU Years of Service:

These dedicated employees were announced at the 84th Annual Meeting for their Years of Service to WCCU:

#### 25 Years:

Tracy Jordan

20 Years

Tim Lindeman

Sheila Zuther

15 Years:

Alyssa Beaudoin

Jason Cancade

Lisa Morken

Holly Steier

#### 10 Years:

Krista Bruce

Brittani Hoff

Lorrie Knight

Justin Maddison

Samantha Meier

Tori Patterson

Karen Pavlicek

Ashley Wanner

Cathy Yineman-Williams

#### 5 Years:

Melissa Bunes

**Thank you for your hard work for WCCU! We are lucky to have you!**

## Upcoming Community Events:

### St. Alexius Charity Ball

October 8--Dickinson, ND

CHI St. Alexius Health Dickinson Foundation's 40th Annual Charity Ball will take place on Saturday, October 8th at the Roosevelt Grand Dakota Lodge in Dickinson, ND. This evening of fun and fundraising will feature a fun-filled social hour, elegant dinner, lively auction, and entertainment with Las Vegas Headliner Jeff Civillico!

### Peaceful Valley Pheasants Forever Banquet

October 8--Tioga, ND

Food, fun & friends with a live auction, upland, ice fishing, waterfowl, and predator packages to win, lots of raffles, and great prizes; ALL to benefit local upland habitat conservation and outreach!

### Trick or Trunk

October 31--Dickinson, ND

Bring your family downtown from 4:00 PM to 6:00 PM for a fun, safe, and unique trick- or-treating experience. Costumes and spirited decorations encouraged!

### Wheat, Women, & Wine

November 5--Beach, ND

A wonderful fall event in Beach is Wheat, Women, and Wine on November 5th. Event includes speakers, wine tasting, and dinner!

### Tioga Fire Department Annual Carnival

November 9--Tioga, ND

Join the Tioga Fire and Ambulance Department at the Tioga Community Center for the Annual Carnival at 7:00 PM for supper, bingo, carnival games, and your chance to win gift certificates, a Traeger grill, and more!

### Holiday Lights Parade

November 25--Williston, ND

The Williston Area Chamber of Commerce Holiday Lights Parade is a fun holiday tradition, beginning at 6:00 PM on Main Street in Downtown Williston. All parade floats must be lighted, holiday themed, and full of fun! Don't miss it!

### 2022 Spring Lake Park Holiday Lights Drive

Dates: Nov 26 2022 - Dec 31 2022--Williston, ND

Opening Night of the 21st Annual Spring Lake Park Holiday Lights Drive is Saturday, November 26! The Lights Drive opens at 5:30p and closes at 9:30p. \$5 per car. The park will be filled with lighted displays as usual, for a wonderful interactive evening drive!

### Ballin' in the Basin Basketball Tournament

December 11-12-- Williston, ND

Boys and Girls basketball tournament from grades 3 to 8th. More information on [Willistonparks.com/basketball-tournament](http://Willistonparks.com/basketball-tournament)