

# Membership Matters

Quarterly Publication from Western Cooperative Credit Union

## President/CEO: Justin Maddison

**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

**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.

**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

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federally insured; are not obligations of WCCU; are not  
guaranteed by WCCU or affiliated entities; involve investment  
risks, including the possible loss of principal.



**Amaya Kastner named  
WCCU VPO**

Western Cooperative Credit Union is pleased to announce Amaya Kastner has been named Vice President of Operations as of July 2024. The Vice President of Operations position is new to Western Cooperative Credit Union, with its purpose to enhance member service, ensure operation efficiency, ensure compliance with all regulatory requirements of the organization through effective programs and policies, and assist the overall management of WCCU. The VP of Operations will lead efforts to achieve operational excellence and support strategic growth initiatives. Amaya has been a valuable asset to WCCU for over 17 years. She has a vast amount of knowledge in various departments including Member Service, Compliance, and Accounting. Amaya holds a Bachelor's degree in Business Administration as well as a certification in BSA. Amaya grew up on a family farm and ranch near Bainville, Montana. She is married to her husband Korey and together they have 2 children with another on the way.



**James Moe named  
WCCU CFO**

Western Cooperative Credit Union is also pleased to announce the hiring of James Moe as Chief Financial Officer in February 2024. James most recently served as a Regional Lab Director for CommonSpirit Health. This role included overseeing the budgets and financial operations for several labs serving Western North Dakota. In his new role, Moe will oversee the finances and accounting, security, and investments.

He originally hails from Northwood, North Dakota and holds a bachelor's degree from University of Jamestown. Having been in the Williston, ND community since 2001, James is active in the community through various volunteer work. James is married to his wife Amanda Moe, and they have three children.



**Diane Schmidt, Lisa Olson  
named Branch Managers**

Western Cooperative Credit Union is also pleased to announce Diane Schmidt as the Williston Downtown Branch Manager and Lisa Olson as the Ray Branch manager.

Diane has been with WCCU for almost 5 years, starting as a teller. She was promoted to a teller supervisor before being named the Williston Downtown Branch Manager. Diane has been in the Williston community for 7 years and she says working at WCCU gives her the flexibility to be there for her family. She is married to Cody, who also is employed at a cooperative. Together, they have four children, two grandchildren, and a dog.

Lisa is originally from Ray, ND. She has been at Western Cooperative Credit Union for 4 and a half years, starting as a Personal Financial Representative, until 6 months later she was promoted to Assistant Branch Manager of the Ray Branch. In June of 2024, she was promoted to Branch Manager. Lisa has three children, a daughter who is a teacher in California, a son who is a sophomore at NDSU, and a daughter, a junior at Ray High School.

## Congratulations to our team!

## Earn CASH for Top Grades! Good Grades Program

A and B honor roll students earn \$25  
for every quarter from grades 7-12!

Contact WCCU for details.



**Western  
Cooperative  
CREDIT UNION**

September 2024

**Rowan Wilson**  
Rowan is a Junior at Bainville Public School in Bainville, MT.



Rowan has been on the honor roll. He stays active with football, basketball, and track, along with being a National FFA member and a member of the Tumbleweed 4-H Club.

September 2024  
**Isaiah Dobbs**

Isaiah is a sophomore at Beach High School. He is active in FFA and has been wrestling since he was 6 years old. He is consistently on the A or B Honor roll and has received the Presidential Athletic Award for Fitness.



October 2024  
**Avery Mann**

Avery is a junior at Dickinson High School.

She has achieved the highest honors academically and is a member of the National Honor Society. She is an assistant chaplain, a Yearbook member, and helps with Drama productions.



October 2024  
**Adyson Telck**

Adyson is a sophomore at Bainville High School. She has been on the honor roll and is a Little Bulldog mentor. She was a qualifier for the 2023 National BPA. She dances at Elizabeth's Dance Expressions, does wood-working and youth group.



## AI Voice Scams

By: Jim Stickley and Tina Davis  
Stickley on Security: [sosdailynews.com](http://sosdailynews.com)  
August 14, 2024

Scammers of all kinds are finding artificial intelligence (AI) an immensely helpful tool. In particular, they are having serious success with AI-enabled voice swindles. It only takes three seconds to clone a person's voice and use it for a variety of scams, including a distressed "impostor" phone call to family or

friends, to put these scams in motion. Knowing this, the more you can help keep out of the grips of AI voice-cloning scams with financial rip-off consequences.

**Quick stats:** These AI voice-cloning scams work so well that a recent McAfee survey finds 77% of victims ended up on the financial hook, with nearly one-third losing more than \$1,000.

### Tugging at Your Heartstrings

The actual victim is usually a relative of the caller who's in financial trouble and needing money to fix whatever jam they are in. The range of problems varies, but tugging at heartstrings is always a tool that scammers count on to work. It can be as simple as paying a grandchild's parking tickets to get their car back — and they don't want their parents to find out. The dutiful grandparent shells out the payment in whatever form they're told will work.

The most simple and immediate way to ferret out a real phone call from an AI clone is having your family prepared ahead of time. Choose a particular phrase or key word to verify the troubled family member is whom they say they are, legitimizing the call — or not!

### Tips For Keeping It Real

Below are tips for AI voice cloning scams and strategies to help determine if the call is indeed the real deal.

- Toss up a red flag for any phone call requiring you to act fast and pressuring you for money, including those with a voice you recognize.
- After receiving a call for financial help, hang up and call them back using their phone number saved on your device. Remember, caller IDs can be easily faked.

- Beware of payment demands in unusual forms like gift cards, payment apps, wire transfers, and even cryptocurrency.
- Don't provide PII that can be used against you long after the scam is foiled.
- Limit posting TMI on social media, especially clips with your voice. Only three seconds are needed for AI to clone your voice for a scam. It's easy to see how AI is helping scammers and cybercriminals get away with developing more sophisticated, successful attacks. You can bet AI voice-cloned scams will keep improving too, so buckle up and stay tuned.

## Upcoming Community Events:

### Pumpkin Fest

**October 10- Tioga, ND**

The Pumpkin Fest is a celebration of the coming of autumn. The businesses offer a variety of pumpkin themed treats, a special deal of the day, and be sure to register for the many door prizes. Enjoy dinner specials at the restaurants in addition to live music!

### 11th Annual Trick or Trunk!

**October 31- Dickinson, ND**

4pm-6pm

Be a part of Dickinson's most safe, fun, and unique way to trick-or-treat! Kids will walk from participating businesses trunk to trunk to fill their treat bags! There will be games, candy, costumes, and more! Your WCCU team will be there, too!

### Spring Lake Park Holiday Lights Drive

**November 30-December 31- Williston, ND**

Thousands of twinkling lights and Christmas tunes on the radio...enjoy the wonder of Christmas! The Annual Spring Lake Park Holiday Lights Drive will start after Thanksgiving and run right up to New Years Eve! For \$5 Cash per car, you can drive through the park, and enjoy photo stations, nightly activities, and crafts for the kids!

### Santa Claus Day

**TBD: Hebron, ND**

In December the Hebron Business Club brings Santa Claus Day to Hebron. Santa Claus Day features a Vendor and Craft Show, but the real highlight is the free movie at Mayer Theatre with a special visit from Santa Claus himself. Santa and his helpers have been known to give lots of goodies to the area children.