

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
WCCU Mobile App
Download the mobile app and connect to
your Online Account Access today
through you 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

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.



**Nicole Bryant,
Hebron Branch
Manager**

Western Cooperative Credit Union is pleased to announce Nicole Byrant as our Hebron Branch Manager as of September 2025. Nicole joined our Member Services team in 2020. She became a Personal Financial Representative in 2022. Nicole loves to be able to provide helpful and necessary services to our members. She and her husband enjoy living in the small, peaceful community of Hebron. Together, they love to travel and spend time with family and friends. A passion of Nicole's is being active in volunteer work, specifically in disaster relief efforts around the country after homes have been affected by natural disasters. Congratulations, Nicole!



**Dan Branham,
WCCU Ag Lender**

Western Cooperative Credit Union is also pleased to announce Dan Branham joining our team as an Ag Lender in our Williston Main Branch as of April 2025. Originally from North Central Minnesota, Dan is a NDSU grad and has been proudly in the Williston community since 2009, where he and his wife raised their two children. Dan started his career as a Farm and Ranch Manager in a financial institution Trust Division. He advanced his career in Trust and Wealth Management, focusing on farm, ranch, and mineral trusts. Dan also worked as an Agronomist, assisting growers in maximizing their production. Dan is excited to further his career at WCCU and use his ag background and experience to serve our members. Welcome, Dan!

Congratulations to our team!

Notice of Change of Terms

Effective November 1, 2025, Western Cooperative Credit Union will amend its policies to reflect changes in savings account transaction limitations. To provide greater flexibility and access to funds, the previous limit on the number of transactions allowed each month is being removed. This change is intended to provide you with more control over your finances and simplify your Credit Union experience. For questions regarding this change or to obtain updated disclosures, please visit our offices or call us at 701-572-4000 or (800) 584-9220.

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**



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!

September 2025
Joshua Davidson

Joshua is a sophomore at Beach High School. He has been on the High Honor Roll, along with being on the football team, basketball team, runs track, plays in the band and participates in FFA and 4-H. He also acted in Newsies!



September 2025
Tenley Berwick

Tenley is a freshman at Bainville High School. She has been on the honor roll and involved in Academic Olympics. She serves on the Student Council, plays basketball and runs track, manages the volleyball team, and is in 4-H, FFA, and BPA.



October 2025
Avery Moe

Avery is a freshman at Beach High School. She has been active in Basketball and Track, along with involved in FFA, 4-H, and Livestock Judging. She participates in her youth group at church, and has been academically successful on the honor roll.



October 2025
Casey Myers

Casey is a junior at Bainville High School. She has been academically striving, landing on the honor roll and participating in Academic Olympics. She is active on the Volleyball team, runs track, and is a member of the National Honor Society.



Western
Cooperative
CREDIT UNION

**Now you
can text us!**

Communicating with us just got a whole lot easier!



Scan me!

Have you ever found yourself wanting to solve a problem with your account or your debit card and just did NOT want to pick up the phone and talk? We get that. Now, you can just text us and we can walk you through a solution to the best of our ability! OR, go to our website and click Live Chat on the bottom right side of the page. OR scan this QR Code!

Numbers to text:

Member Services: 701-572-4000

Lending Services: 701-575-9555

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!

Badlands Opera Project

October 24-26- Dickinson, ND

The Badlands Opera Project will be kicking off the fall season with the production of Dido and Aeneas by Henry Purcell. The show times will be at 7 PM on October 24 and 25 and 3 PM on October 26. The show will be presented on the stage of Dorothy Stickney Auditorium. A tale of love, fate, and betrayal. Join us for Dido and Aeneas, Purcell's hauntingly beautiful Baroque opera.

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 29-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!