

YOUR BANKING MAKES A DIFFERENCE



BANKING FOR PEOPLE, NOT FOR PROFIT



Watch the video message at wecu.com/yearend

A Note from Jennifer

As 2024 comes to a close, I want to express my gratitude to you, our valued members. This year, your commitment to our credit union has allowed us to deliver meaningful value directly to you and make a lasting impact on our community. In the spirit of this season, I'd like to share how WECU has focused on "giving back to you" and "giving back to our community."

GIVING BACK TO YOU

At WECU, we know that your membership is more than just banking. It's an investment in a cooperative designed to work for you. One of the ways we return value to you is through our Member Rewards program. This program has helped members earn reward points by being engaged with WECU. These rewards make it easier for you to reach your financial goals and enjoy special perks along the way.

Additionally, we partnered with local favorites like Stoney Ridge Farm and the Bellingham Bells to provide exclusive discounts, allowing even more of our members to enjoy some of the best local seasonal activities with their family and friends.

Our dedication to providing value reflects our commitment to low fees, competitive rates, and high-quality banking technology. Your membership enables us to prioritize these offerings, ensuring you have access to convenient, cost-effective financial products. We are here to help make your financial journey smoother and more rewarding.

GIVING BACK TO THE COMMUNITY

Your choice to bank with WECU has a profound impact beyond our walls, allowing us to give back generously to our community. This holiday season, we were proud to announce a donation of \$50,000 to local food banks, ensuring that families across our region have access to meals during these colder months.

Investing in our community builds a stronger future for all of us. This year, we celebrated the 30th anniversary of our employee-driven United Way campaign, to fund essential services throughout our area. WECU employees also volunteered extensively, dedicating their time to support causes close to our hearts.

Through our core community programs—WECU Scholarships, Community Builder Grants, Servant Leadership Grants, and Education First Grants—we supported initiatives that directly impact education, youth development, and community growth. One of the highlights from this year is our partnership with the Federal Home Loan Bank of Des Moines which matched our Education First Grant funds and will allow us to now provide a total of \$312,500 to our recipients. The grant recipients include Bellingham Arts Academy for Youth, Skagit Preschool and Resource Center, EDASC Startup School, and Whatcom Literacy Council.

As we reflect on 2024, I want to thank you, our members, for making all this possible. Together, we're building a brighter future for our credit union and our community. Your membership and trust in WECU enable us to continue creating real value for you while making an impact locally.

From everyone here at WECU, we wish you a joyful and fulfilling new year.

Jennifer Kutcher
President/CEO

Education First Applications Open



Every year, WECU donates \$125,000 to the Education First Grant program recipients. Applications open in January to nonprofits seeking to further education in Whatcom and Skagit County. 2024 recipients included Bellingham Arts Academy for Youth, Skagit Preschool and Resource Center, Whatcom Literacy Council, and EDASC Startup School. WECU's Education First program was started in 2018 and since then more than \$690,000 has been donated.

Learn more at wecu.com/educationfirst.

Board of Directors and Supervisory Committee Elections

WECU holds annual elections for its Board of Directors and Supervisory Committee at our Annual Meeting. For more information about the candidates, visit wecu.com/annual-meeting.

Holiday Closures

New Year's Day: Wednesday, January 1

Martin Luther King Jr. Day: Monday, January 20

Presidents' Day: Monday, February 17

Member Benefits



WECU DAY AT WWU

On February 22, we invite you to join us at WWU for the men's and women's basketball games. Members who show their WECU card will get free admission for them and one guest. The men play Simon Fraser at 3pm and the women

play Simon Fraser at 7pm. The first 300 fans who show their WECU cards at each game will receive WWU/ WECU scarves.

Learn more at wecu.com/events.

TURBOTAX

It's time to get a jump on the tax season. As a member of WECU, you can save up to \$20 on TurboTax products.

Learn more at wecu.com/member-benefits.

COSTCO AUTO PROGRAM

Save money and make your next auto purchase a breeze. The Costco Auto Program provides members with prearranged pricing through select dealers.

Learn more at wecu.costcoauto.com.

2025 Annual Meeting

The 2025 Annual Meeting will be held virtually on February 13 at 6pm on Zoom. RSVPs will be accepted at wecu.com/annual-meeting and through our Contact Center starting January 10 at 9am. The meeting is open to members age 18 or older and in good standing with the Credit Union.

WECU Charitable Giving in 2024 Surpasses \$425,000



In 2024, WECU donated more than \$425,000 to nonprofits and community groups through our various programs. Your membership at WECU makes this possible. Thank you!

Over 85 Financial Classes Provided to Community Groups in 2024

Helping our community achieve financial wellness is at the heart of WECU's mission. In 2024, we delivered a robust lineup of financial education lessons: 13 for adults, 4 for college students, 10 for younger students, and many more for high schoolers. But we're not stopping there—our goal for 2025 is to do even more! Want WECU to teach your group a lesson on budgeting, credit & loans, or fraud & scams?

Email us at impact@wecu.com.



Insured by NCUA