

SERVING YOU AND YOUR COMMUNITY

NOT-FOR-PROFIT COOPERATIVE

WE
CU

A Note from Jennifer

Dear WECU Members,

As we enter a new year, I want to express my sincere gratitude to you, our valued members. Your commitment to our cooperative allows us to deliver meaningful value while strengthening the communities we call home. In 2025, we focused on living our purpose in the moments that matter most—serving in times of need, offering solutions that improve financial lives, and investing in our community. Here are a few stories that reflect that impact.

SERVING IN TIMES OF NEED: FINANCIAL FLEXIBILITY IN UNCERTAIN TIMES

This year brought heightened economic uncertainty, and for some in our community, the federal government shutdown created unexpected financial strain. As a member-owned cooperative, we responded with compassion, flexibility, and practical support to help members remain financially steady.

We offered skip-a-pays, loan extensions, hardship loan options, real estate forbearance, and two special furlough loan programs.

One member, a TSA employee, used our shutdown period furlough loans to stay current on their WECU Visa payment and cover rent, groceries, and essentials. This support offered peace of mind during a challenging time.

SERVING THROUGH SOLUTIONS: FINANCING A CULTURAL VISION

Our products are designed to strengthen members' financial lives, and this year, they helped support something even more meaningful—the creation of a new cultural home in downtown Bellingham.

Children of the Setting Sun Productions (CSSP), an Indigenous-led nonprofit known for storytelling, environmental advocacy, and youth leadership, was presented with a rare opportunity: the chance to purchase a building on Holly Street that would become Setting Sun Circle, their new community hub. The space will host immersive art experiences, educational programs, a maker studio for Native artists, and gatherings that honor Coast Salish culture.



Credit Children of the Setting Sun Productions / Grant Hindsley

But securing the building required timely, flexible financing—and with support from WECU, CSSP was able to purchase the property and begin renovations that will unfold over the coming years. Their new home will become a place for teaching, convening, celebrating, and strengthening relationships across the community.

SERVING THE COMMUNITY: SAFER SPACES, BRIGHTER FUTURES

Your membership allows WECU to invest in organizations that strengthen our region. This year, we supported the Bellingham Childcare & Learning Center, which provides high-quality, affordable childcare. Through a Servant Leadership Grant inspired by WECU employee and BCLC board member Mystra Mezo, the center received funding for vital safety upgrades—from fire extinguishers to smoke detectors—ensuring a safer environment for the children they serve.

LOOKING AHEAD

These are just a few ways WECU served with purpose this year. We serve not because it is required, but because it is who we are—people helping people. Every product, conversation, and decision reflects our commitment to strengthening the community we share.

Thank you for your trust in WECU and for recognizing our impact through referrals and your loyal membership. Together, we are building a brighter future for our members and our region.

From all of us at WECU, we wish you a joyful and fulfilling New Year.

Jennifer Kutcher
President/CEO



Visit wecu.com/year-end to watch Jennifer's video message



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.

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.

INSURED BY NCUA

Holiday Closures

New Year's Day: Thursday, January 1

Martin Luther King Jr. Day: Monday, January 19

Presidents' Day: Monday, February 16

WECU Day at WWU

On January 24, we invite you to join us at WWU for the men's and women's basketball games. Show your WECU card and get free admission for yourself and one guest.

Learn more at wecu.com/events.

TurboTax and H&R Block

It's time to get a jump on the tax season. As a WECU member, you can save up to 20% off on TurboTax federal products or up to \$25 on professional tax prep at your local H&R Block office.

Learn more at wecu.com/member-benefits.

2026 Annual Meeting

The 2026 Annual Meeting will be held virtually on February 12 at 6pm via Zoom. RSVPs will be accepted at wecu.com/annual-meeting and through our Contact Center starting January 9 at 9am. The meeting is open to members age 18 or older who are in good standing with the Credit Union.



2025 wecu by the numbers

172,000

WECU members

21,000

new members joined
the credit union

\$50 million

interest paid to
members in savings
and certificates

\$541,000

donated to nonprofits

\$55,788

raised for local food banks during
November food drive

188

Team WECU employee
volunteers supporting
21 nonprofits

98

financial education
lessons

Estimated year-end numbers as of 12/1/25