

# Membership Matters

Quarterly Publication from Western Cooperative Credit Union

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**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.

**Important Notice:**

With an uncertain future regarding COVID-19 restrictions and precautions, our WCCU Annual Meeting and Membership Meeting dates and locations will be announced at a later time.

Thank you for your understanding, and thank you for your membership at Western Cooperative Credit Union!

WCCU will be closed on Monday January 17 in honor of Martin Luther King Jr Day



**Congratulations to Jan!**

Jan Swenson has retired after 37+ years at WCCU! Jan has been a loyal and dedicated member of our WCCU team and she will be missed. Jan has been a valuable and cherished team member as Loan Clerk, and we wish her the best in her much-deserved retirement!

WCCU will be closed on Monday February 21 in observance of President's Day



**Congratulations to Barb!**

Barb Daniels Webster, after dedicating a total of 38+ years at WCCU, will also celebrate her retirement! Barb has been a vastly valuable asset to Western Cooperative Credit Union, and we will miss her immensely! But, her retirement is also well-deserved and will be full of family fun.



## Scholarship Opportunities!

Looking for some money for college? If you are a Western Cooperative Credit Union CU Succeed member and a high school senior or college freshmen (ages 17-19) you are eligible for a Western Cooperative Credit Union and Dakota Credit Union Foundation scholarship!

1. Western Cooperative Credit Union will offer seven **\$750.00** college scholarships. Those eligible for this scholarship will receive an application by mail, however additional applications are available at any branch of WCCU. The deadline for the applications will be **February 11, 2022.**

Please return your application to:  
**Western Cooperative Credit Union**  
c/o Sarah Johnson  
PO Box 2237, Williston ND 58802

2. The Dakota Credit Union Foundation will be offering a \$500.00 scholarship for young credit union members throughout North and South Dakota. More information on deadlines and criteria are to come! Check their website also: <https://www.dakcu.org/scholarships>

# NOMINATE YOUR STAR STUDENT TODAY!

Many thanks to our  
long-standing partners:



## STAR STUDENT WINNERS FOR

November 2021, December 2021, and January 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)



Brytta is a sophomore at Bainville High School. She has been on the honor roll and has received the President's Award. She is active in the Tumbleweed 4-H Club, BPA, and is a Pre-School Volunteer.

November 2021  
Brytta Beery



Sienna is a freshman at Dickinson High School. She has a 4.0 GPA and is involved in Speech, Student Council, Science Club, and Track. Sienna competed at the National History Day contest with a project on 9/11.

November 2021  
Sienna Tormaschy



Lelani is a senior at South Heart High School. She is a high honors student, a member of North Dakota Honor Society, senior class president, South Heart FFA Chapter President, and Student Council President. Lelani has been active in sports, drama, and more throughout her high school career.

December 2021  
Lelani Privratsky



Hailey is an eighth grader at Bainville Public School. She has been on the honor roll, is the Vice-President for the Centennial Clovers 4-H Club, and is involved in Luther League. Hailey is also busy with volleyball, basketball, track and softball.

December 2021  
Hailey Berwick



Bailey is a sophomore at New England High School. She is on the A Honor Roll, is a recipient of the President's Excellence Award, and recently won the FFA State Champion in Demonstration. She is a member of the National Honor Society, One Act Plays, Drama Club, Speech, Pep Band, and Choir.

January 2022  
Bailey Urlacher



Garrett is a junior at Ray High School. He has been an Honor Roll Student since his freshman year, has taken multiple college courses and AP Classes. Garrett is a FBLA member and is the current treasurer. He is also a FFA member and serves as reporter.

January 2022  
Garrett Bloms

### FRAUD ALERT

WCCU Info  
Share:  
Frauds and Scams  
to be Aware of:

#### Scammers looking for more than love-- your money.

Recently, the FBI in the U.S. issued a warning of romance scams involving investments, particularly with regard to cryptocurrency. In recent cases, the scam artists, referred as CryptoRom by Sophos, target iPhone users who employ dating apps including, but certainly not limited to, Tinder and Bumble to help them in their quest for companionship. Scammers lure their matches on the dating platforms into downloading a fake cryptocurrency trading app. Once that is done, it gives hackers remote control of their devices. The app is downloaded from a fraudulent website that's designed to look and feel like a legitimate app store, so people are tricked into thinking they're downloading from a safe source. Then, victims are asked to purchase cryptocurrency through the cryptocurrency exchange Binance, and subsequently transfer the funds to a wallet via the fake trading app.

**How to avoid the heartbreak:** stick to the official stores like Google Play and the App Store. Apps downloaded from official stores have been through additional security checks to provide more protection from viruses and malware. If they are not from these stores, there is a more likely chance they can and will break your heart...and your smartphone.

Source: <https://www.sosdailynews.com/news.jspx?&articleid=C15A3A0F20D60BA377E49028C90A88F3&sx=17603>

## Upcoming Community Events:

### Blood Drive

February 15, 2022 - Beach, ND

Donating Blood Saves Lives! This Blood Drive in Beach is from 11:00 AM to 6:00 PM.

### Wine and Cheesecake

March 5, 2022 - Dickinson, ND

A Dualing Pianos fundraiser for the Domestic Violence and Rape Crisis Center from 6:00 PM to 10:00 PM MST at the Grand Dakota Lodge.

### 2022 Williston Sport & Recreation Show

March 18 - 20, 2022 - Williston, ND

Family friendly outdoor recreation show with the latest in RVs, ATVs, grills, boats and more at the Raymond Family Community Center!

### United Sportsmen of Williston Banquet

March 26, 2022 - Williston, ND

5:00 pm Social - 7:00 pm Banquet

Check out this family friendly event at the Upper Missouri Valley Fairgrounds Multi Purpose Building featuring great food, games, prizes, live and silent auctions, and a people's choice animal mount contest.