

\$olutions

Winter 2020

Winnebago Community Credit Union Welcomes New Financial Advisors

Shelly Squier and Ellen Pittner Align with WCCU to Provide Financial Planning

At Winnebago Community Credit Union, Shelly Squier and Ellen Pittner with All In Financial will help members reach their financial goals through tailored investment planning. Shelly began her relationships with credit unions when she was hired as a teller at the drive thru in high school. She was drawn to the way they work with and for the members. After living in Colorado for several years, she moved back to Wisconsin and was led to the Financial Service business by her father, Paul Squier. With 17 years of experience in the business, she specializes in asset protection, retirement, insurance, and legacy planning.

All In Financial offers guidance to Winnebago Community Credit Union members by providing individualized financial analysis to assist them in making informed decisions for their financial future.

In Shelly's personal time, she loves to be on the water boating, riding her motorcycle and snowmobile, or hanging out with her dog. Her associate, Ellen Pittner, has three active daughters, a wonderful husband and three dogs that are all rescues! They both look forward to being a resource for you and helping to build a road map for financial success that is defined by you.

To learn more about Winnebago Community Credit Union's partnership with All In Financial, visit WinCU.org/Deposits/Investment.



Shelly Squier



Ellen Pittner

Need a Flex Loan?

A Home Equity Line of Credit offers popular benefits including flexible monthly payments, access to funds when you need them, little or no closing costs and low rates based on prime. Best of all, you decide what to use it for! Think big like home improvements, new furniture, dream vacation, consolidate or payoff high-interest debts, and pay off personal debts like car or tuition. Interested? Start by applying online at WinCU.org/loans/apply-for-a-loan.

Already have one established? Start putting it's low rate to work! Not sure if you already have one? Give us a call at **920.233.9096** and we'll help you find out or set one up today.

Home Equity Line of Credit
as low as

1.99% APR*

locked in for 6 months!
as low as

4.75% after

*APR—Annual Percentage Rate. After 6 month rate lock, rate follows prime rate (in *The Wall Street Journal* currently 4.75%) for 80% loan to value or less. Maximum APR 18.00%. Add 1% to prime for 80.01-90% (LTV) after 6 month rate lock. Loans subject to approval; rate based on creditworthiness. No closing costs unless appraisal required. Rates subject to change. A \$5,000 minimum on new HELOCs and \$5,000 new money required on existing HELOC. Homeowner's insurance is required. Consult a tax advisor for deductibility. Some restrictions apply.



Go Green in 2020

Better for You, Better for the Planet

eStatements

Fast, convenient, secure, and FREE! Sounds good right? Then why not sign up for eStatements today!

Delivery Alerts: you'll receive an email when your WCCU statement is available

Faster Delivery: your statements will be available online, typically earlier than with a mailed statement

Reduce Likelihood of Mail Fraud: electronic statements will never be lost or stolen in the mail

Anytime Access: view statements online at your convenience from a trusted device

Saving Options: print or download statements for your files

Paperless: login to WCCU's online branch at WinCU.org to view your archive of electronic statements for past monthly statements

Online Bill Pay

Why not enjoy greater convenience and real savings in 2020 by switching from paper bills and checks to paying bills online. No need to worry about picking up more stamps and envelopes. Another advantage is reducing the risk of late fees to your account. Plus, help save paper by reducing the amount of waste in our landfills. Save the trees and lower greenhouse gas emissions. Sign-up at WinCU.org/account-access today!

Scheduled and Recurring Transfers

Most people are hard-pressed for more time, which makes using online banking to transfer payments from your checking account to your loans quick and easy. Make it even more effortless when you set-up recurring transfers to save yourself time and worry. You'll save money on purchasing checks and mailing supplies. Need assistance with setting up loan payment transfers? Let us help! Give us a call at **920.233.9096**.

Get started today!

Simply go to WinCU.org/account-access to sign up.

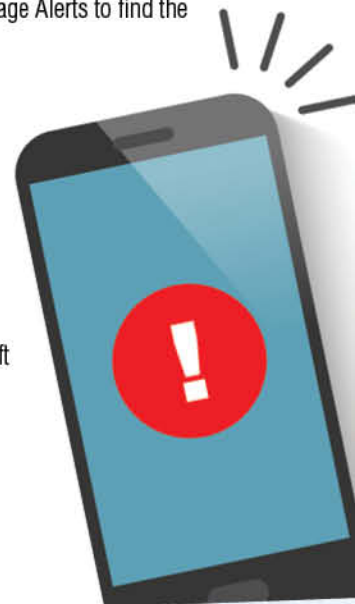
Text Alerts

With WCCU's VISA® Debit Card and VISA Platinum® Credit Card you can receive **TEXT** or email message alert notifications on your digital device. Get started by visiting WinCU.org/deposits/visa-debit-card and WinCU.org/loans/credit-cards then go down to Message Alerts to find the quick link to the following:

- Enroll for debit card alerts by setting up a profile at Shazam Bolt\$ then go to the Set Alerts and Blocks tab.
- EZCard allows you to receive a variety of **TEXT** or email message alert notifications and view your credit card transactions. Enroll by setting up a profile at EZCard Access.

Fraudsters now have easier access to more tools and data than ever before, causing greater fraudulent activities to reach a record high. According to ConsumerAffairs.com in 2018, the Federal Trade Commission processed 1.4 million fraud reports totaling \$1.48 billion in losses. According to the FTC's "Consumer Sentinel Network Data Book," the most common categories for fraud complaints were imposter scams, debt collection and identity theft. Credit card fraud was most prevalent in identity theft cases — more than 167,000 people reported a fraudulent credit card account was opened with their information.

Unfortunately, most fraud is identified only after it occurs. In order to detect this activity before damage is done and lessen the possibility of recurrence we strongly encourage you to set up Alerts for both WCCU debit and credit card holders today!



Winnebago Community's 66th Annual Meeting

See How WCCU Helps Make Dreams Come True

We cordially invite all Winnebago Community Credit Union members to attend the annual meeting. Board chairman, Tom Geske, will report on the vitality of the credit union. Following the report, members enjoy a family style dinner. We will randomly select winners from the attendees for the door prizes and each member will receive a gift as a thank you.

Be a part of your credit union:

Thursday, March 5th

Oshkosh Elks Lodge

Meeting at 6 pm, dinner to follow

Cost is \$5 per person and includes a family style dinner.

RSVP by purchasing your ticket at any WCCU branch!

Admission is free to attend just the meeting.

Door Prizes and Free WCCU Gift!



WCCU Board Chairman Tom Geske addresses members

2020 Graduates Scholarship Opportunity

Scholarship applications are being accepted from graduating high school seniors who exemplify the inspiring qualities former employee, Jean Kolodzik, brought to the credit union. She embodied the people-helping-people mission through her work and commitment to the credit union.

To help remember Jean's dedicated career of 33 years, the WCCU Board of Directors created a \$1,500 college scholarship in her honor. If you are a member or the child of a member graduating this spring from high school, go to WinCU.org/about-us/scholarship for more details and application packet.



Jean Kolodzik



Electronic Tax Refund Information

WCCU's routing # 275981174

Electronic refunds must go into a primary Checking or Savings account. Excludes sub-accounts.

Deposit in Saving

provide account number

Deposit in Checking

account number plus the extra digit that appears on your checks (center set of numbers)

Holiday Hours and Important Dates

Spring Shred Week & Youth Week
April 13-18

Memorial Day
Monday, May 25 – Closed

Independence Day
Saturday, July 4 – Open until Noon

Timber Rattler WCCU Day
Wednesday, July 29 – Ticket Sale Dates TBA

Labor Day
Monday, September 7 – Closed

Thanksgiving Day
Thursday, November 26 – Closed

Christmas Eve
Thursday, December 24 – Open until 1pm

Christmas Day
Friday, December 25 – Closed



P.O. Box 706
Oshkosh, WI 54903

Routing Number
275981174

Telephone
920.233.9096

Fax
920.426.7266

Teller 24
920.233.8118

Website
www.wincu.org

Office Locations
567 E. Snell Road
Oshkosh, WI 54901

2060 Witzel Avenue
Oshkosh, WI 54904

526 S. Commercial St.
Neenah, WI 54956

Mailing Address
P.O. Box 706
Oshkosh, WI 54903

ATM Locations
Drive Up - Witzel
Drive Up - Snell
Drive Up - Neenah
Walk Up - Oshkosh Courthouse
Walk Up - Winnebago Cty. Admin. Bldg.



PRSR.T. STD.
U.S. POSTAGE
PAID
Creative Services

Statistics: 1.5.20
Members: 8,013 | Loans: \$96.5 Million | Assets: \$120.6 Million

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Shape up your finances.

Do away with multiple cards and high rates with our

2.99% APR
BALANCE TRANSFER OFFER



Call **920.233.9096**
to get started!

APR = Annual Percentage Rate. 2.99% Annual Percentage Rate for the first 6 billing cycles on balance transfer, after 6 billing cycles card balance will revert to standard card rate. Additional limitations, terms and conditions may apply. Availability of offer based on creditworthiness. Please contact your local credit union representative for specific terms and conditions. Offer expires 6/30/2020.

New Teammate at the Commercial Street Branch

Neenah WCCU welcomes Kathy Flood as a Mortgage Loan Officer. Prior to joining the credit union, she was with a local counselling center and has prior experience in the financial field working at a credit union in Neenah. Kathy has three grown children who have either recently graduated or are nearing the finish line. Feel free to stop by the Neenah branch to meet Kathy and find out how she can help make your dreams come true!

