

\$olutions

Summer 2022

Acknowledgment and Transformation

Winnebago Community Credit Union welcomes the newly appointed President and Chief Executive Officer, **Derek Groth**, and Executive Vice President, **Chris Leitch**. Both Groth and Leitch come from Oshkosh-based credit unions and have extensive experience within the financial industry. The transitions took place after **Tony Tiede**, former President and CEO, announced his plans for retirement effective June 1, 2022.

"I am very pleased to welcome Derek and Chris to their new roles at WCCU. With their background and knowledge of the financial services industry, they will drive organizational innovation and growth. They are exactly what we need to lead Winnebago Community Credit Union into the future," said Board Chair Tom Geske.

Groth, an Oshkosh native, was formerly the President and CEO of another local credit union for the past five years and with them for nine. He earned his Bachelor of Business Administration in Finance from the University of Wisconsin Oshkosh. He and his wife have two young daughters, who are currently very active toddlers. "I am thrilled to join a credit union with such a long-standing history and am enthusiastic about carrying Winnebago's mission forward of *Helping Make Dreams Come True*."

Leitch is a 1997 graduate of the University of Wisconsin Milwaukee and holds a Bachelor of Business Administration in Finance, General and Real Estate Management. He comes to Winnebago with over 15 years of experience in the financial industry. Chris enjoys life on the water with his wife, daughter, son, and labradoodle named Bago. "I'm excited about



Derek Groth



Chris Leitch



Tony Tiede

joining this strong team in the communities we serve. Even though there is a transition in leadership, we will continue the longstanding tradition of providing the best member service. I hope to bring new and innovative products and services to our membership," said Leitch.

Tony Tiede can attest to challenges and transformation, as shown throughout his nearly 25 years with the credit union. In December 1997, Tony became president, succeeding interim President Jean Kolodzik. During Tony's tenure, Winnebago went from \$12 million in assets with 3,417 members to \$155 million in assets and 8,291 members. Under his leadership, he oversaw the credit union serving the counties of Winnebago, Outagamie and Fond du Lac, a merger of another credit union. He added an additional branch to the Oshkosh community. Changing the charter to a community-based credit union, then changing the name to reflect this and expanding the reach to all three counties were some of the highlights of Tony's career at Winnebago. He stated, "In guiding the credit union forward, our successes would not be possible without Winnebago Community Credit Union's loyal membership base. I've also had the privilege to work with a talented and supportive Board of Directors, management team and staff, both past and present, that truly believe in our mission."



Annual Meeting Gone Virtual

Our 68th Annual Meeting was held on March 3rd virtually. Chairperson Tom Geske reported loans grew by \$11.6 million to \$112,203,849. Assets grew by over \$15 million to over \$156 million. Credit union membership is now over 8,000. Members also elected incumbent board members Karen Koelbl and Ralph Nielsen to another three-year volunteer term.

Our 69th Annual Meeting will be held at the Oshkosh Elks Club on Thursday, March 2nd, 2023, at 6 pm.

It's Game Time!

The grass is green, and it's baseball time!

Discount tickets are only \$7 each (regularly \$24) including a picnic dinner and the game.

Tuesday, August 9, 2022

- **Tailgate & Dinner:** 5:00 - 6:40 pm
- **Game Time:** 6:40 pm

Party Menu

You'll enjoy a picnic-style dinner with your choice of hamburger, brat, or hot dog. Each meal also comes with potato chips, baked beans, pasta salad, cookie, and two beverages (soda, water or beer).

Reserve your spot today; tickets are limited!

(Limit four tickets per family)

Time to watch 'em play ball at the Timber Rattler's Stadium

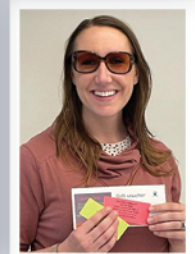
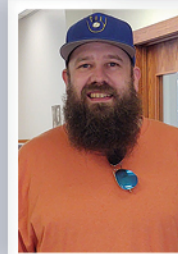
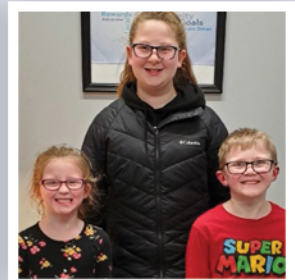


Making Waves and Keepin' It Cool

Pollock Community Water Park is set to open its gates on June 8th! With exciting events like Military Mondays, Aqua Fiesta on June 30th, Pirate Ship Shake-up on July 14th, Annual Duck Days on July 28th, Jungle Party on August 11th, and Season Pass Appreciation Night on August 13th. The week long Kid's Camps are back with activity themes of Under the Sea, Fun in the Sun and Go for the Gold.

We are the official sponsor of the Kid's Day at the Market this year! Swing by Shattuck Park downtown Neenah for some bounce house fun on June 8th on Butterfly theme day, July 16th Beach day, August 20th Back to School day, September 17th is Superhero day, and October 15th is Halloween day.

Making connections through the communities we serve is another way we give back through our [Here to Help](#) initiative.



Teaching Moment

This April Credit Unions around the country joined in the Youth Month movement through the "save small. Dream BIG" campaign. At WCCU we matched up to \$10 our young members brought in to encourage them to develop good financial habits. We also provided kids who opened their first youth savings account a backpack filled with activities and fun goodies. Finally, we collaborated with Oshkosh Parks to give-a-way park passes on Facebook throughout the month.

FREEDOM ISN'T
THE OPEN ROAD.

FREEDOM IS A
CAR LOAN YOU
CAN AFFORD.

SEE US FOR ONE TODAY. WinCU.org | 920.233.9096

Ask for Bi-Weekly Payments for Additional Savings!

Saving for Summer Fun

Are you looking forward to the summer? Maybe planning a vacation, but not sure how you'll afford it? Here are a few ways to help you save and earn extra money so you can enjoy some summer fun.

One way is to automate saving by diverting a portion of your salary into a savings account. If you have direct deposit, set up an automatic transfer so when your employer sends your check to your share draft account, a portion can go directly into a savings account. You might also want to reduce your expenses. Cancel unused streaming services you no longer use. Use grocery coupons and shop for food in bulk. Make your lunches and dinners at home instead of eating at restaurants. Check out your area community centers for free or cheap entertainment and activities.

There are also plenty of ways to make more money. Have a garage sale. Include friends or neighbors and use the house with the best visibility and traffic. If a garage sale doesn't work where you are, sell some things online. Even broken electronics can be sold for parts. Are you good at making things? You can earn extra money making jewelry, phone cases, sweaters, or any number of things, and selling them online.

If you are eligible for overtime, ask your employer if you can work extra hours. If you have skills as a web designer, writer, or editor, take on freelance assignments through websites that refer work your way. Some match job seekers with in-person jobs. You can earn extra money by doing things like delivery, packing, cleaning, assembling furniture, dog walking, or helping someone figure out computer programs. For part-time gigs you didn't know existed, check out the Penny Hoarder. Their suggestions run the gamut from mundane, to elaborate to downright strange.

***A little financial planning will help you have lots of fun
without breaking your budget this summer.***

Scholarship Winner

The 2022 Jean Kolodzik Memorial Scholarship recipient is recent Oshkosh North High School graduate **Ellie Burger**. This \$1,500 scholarship is awarded annually to a WCCU member graduating from an area high school. Ellie plans to study musical theatre performance.



Ellie Burger

***We wish Ellie continued success in
pursuing her future dreams!***



Shazam Winner

Congratulations to WCCU member **Kathy Lemerande** winner of the Rock the Rewards debit card promotion. She received a \$50 WCCU gift card. Use your WCCU debit card to make purchases, and you will be automatically entered into the Fun in the Sun Rewards to win a \$50 WCCU gift card at the end of the summer.



Learning the Bases

WCCU is an official sponsor of a Neenah youth baseball team this summer. Neenah Baseball provides baseball opportunities for over 500 girls and boys between the ages of 4 and 19. Financial contributions from sponsorship are used to pay for the baseball-related expenses including the purchase of uniforms, equipment, and umpire fees.

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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.



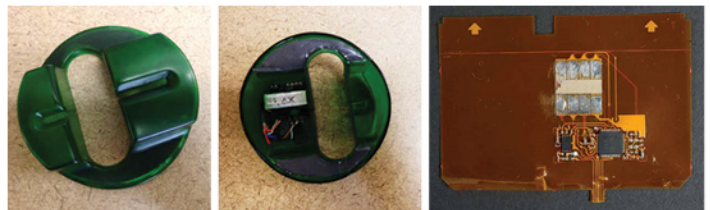
Statistics: 5.31.22
Members: 8,308 | Loans: \$114 Million | Assets: \$160 Million

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ATM Shimming & Skimmers On the Rise

Once again, fraudsters are targeting ATMs, this time, they are using card-like devices to capture card details from the card's magnetic stripe and EMV chip and then take the information off it to create counterfeit cards. Fraudsters are often using what is known as "shimming or skimming devices" to conduct their fraudulent acts. Shimming devices, paper-thin and slips or shims between the chip on an EMV card, became popular in 2018 when many cards transitioned to EMV or chip cards. Skimmers (*shown to the right*) are false fronts or devices attached to ATM and gas pump terminals to harvest the details off a card's magnetic stripe.

A shimming device (*photo to the right from one recently found on a credit union-owned ATM*) can be very difficult to detect. The slim card-shaped device is wedged or shimmed into the card reader, allowing it to read each card inserted into the machine. Because the shimming device is out of sight and hidden within the reader, it can go virtually undetected by ATM users and even slip through the financial's visual inspection of the ATM. In addition, a small camera or overlaid touchpads can be used to track ATM PIN keystrokes. These devices are often well-disguised and not



noticeable to ATM users. Once the card information is captured, the criminal creates a counterfeit card that they use to target ATMs to obtain cash. They even may use these cards internationally.

What can you do to protect your card? Look closely before inserting your card at any ATM or POS terminal. Cover your hand to hide your PIN when entering it at an ATM or POS. If you find a device, report it to the financial or retailer straight away. You can also freeze your debit card by going into Online or Mobile Banking. Go to one of your accounts then look for the Freeze/UnFreeze Debit Card button on top of the account. Keep in mind by freezing your account this will also stop upcoming scheduled payment transactions.

Important Dates & Reminders

- MONDAY, JUNE 20 – Branches Closed in observance of Juneteenth
- MONDAY, JULY 4 – Branches Closed for Independence Day
- TUESDAY, AUGUST 9 – WCCU Timber Rattlers Baseball Game
- MONDAY, SEPTEMBER 5 – Branches Closed for Labor Day
- MONDAY, OCTOBER 10 – Branches Closed for Columbus Day

Snowbirds, don't forget to update your address when venturing to and from Wisconsin.