

\$olutions

Winter 2022

Long-term Vision Helps You Reach Your Goals With Assistance from WCCU

When Tom and Stacie Ludvigsen needed a fresh start they knew just the person to turn to, lender Nick Vogel at our Snell branch. A few years back, the Ludvigsen's transitioned from owning their own business to pursuing new positions within other corporations. During that process, they knew they wanted to get their finances back in order. Stacie shared, "it felt like our heads were never above water and now it's like we've come up for air!"

They met with Nick and together formulated a plan that would work not only for them, but for their two busy children. Every six months or so they met to reevaluate their credit scores and overall finances. Over a three-year process, they were able to get financing for a few used vehicles. But their long-term goal was to consolidate the various accounts and loans, including the mortgage, at other financials and transfer them to WCCU.

Their plan to refinance eliminated the last two years of their business loans saving them about \$1,300 a month. Each meeting they saw their credit scores rising. Diligently, they made double payments on their loans and



Nick Vogel



Tom & Stacie Ludvigsen

little by little were able to see the plan come into fruition. After five years, they were able to move their mortgage to WCCU. "Knowing how much we were able to save, now our payments are manageable where we are putting more towards our mortgage payments."

Working with Nick and the credit union certainly isn't something new to Tom. Following in his parents footsteps, Tom became a WCCU member at 16 and has no regrets. "I've been a member for 30 years."

Tom shared "not only did Nick help us get to our goal, but there was some coaching along the way." They appreciate the personal service Nick has provided throughout the years. Stacie ended "we are so thankful."

Why pay more in 2022?

Warm up to a lower rate with a balance transfer. Move your high-rate cards to a WCCU VISA Platinum Card and start enjoying 2.99% APR for 6 months!

Pay down your balances faster or build credit history with a WCCU VISA Platinum Credit Card. The Platinum Card has rates as low as 9.99% APR. Start by applying online at WinCU.org/loans/credit-card-application.

	WCCU VISA	Other Credit Cards
Current Credit Card Balance	\$5,000	\$5,000
Credit Card's Interest Rate	2.99%	20.99%*
Average Monthly Payment	\$50	\$50
Time Period	6 months	6 months
Total Interest Charges	\$73.34	\$534.81

Winnebago Community Credit Union VISA Platinum Credit Card

Balance Transfer
2.99% APR
FOR 6 MONTHS

- No Annual Fee
- No Balance Transfer Fee
- No Minimum Finance Charges
- Fraud Alerts & Protection

APR = Annual Percentage Rate. Rates between 9.9 and 17.9% based on credit worthiness. Ask us for details. Late Payment fee: \$25. Cash Advance fee \$5. International Transactions (made outside the U.S.) 1% of transaction. Card replacement fee \$10. Return check fee \$25. Interest accrues from date of cash advance.

*2.99% Annual Percentage Rate for the first 6 billing cycles on balance transfer, after 6 billing cycles card balances will revert to standard card rate. Additional limitations, terms and conditions may apply. Availability of offer based on creditworthiness. This information reflects an industry average of competing credit card offer's standard rates and fees.

Why do you need insurance?

Insurance helps to manage risk. When you buy insurance of any kind, you transfer the cost of a potential loss to the insurance company in exchange for a fee, also known as a premium. Insurance companies invest the funds securely, it then grows and potentially pays out when there's a claim.

These are areas which insurance can help with:

- **Home ownership** - financials need to know your home is protected and so should you. It can provide protection against theft, weather related issues like fire and water damage and financial responsibility that could result from someone being accidentally injured on your property.
- **Driving vehicles** - because few people could afford repairs, health care costs and legal expenses if an accident should occur (this is also a legal requirement).
- **Health costs** including overall health coverage, dental, vision and prescription drugs.
- **Providing for your family** in the event of death. Having short and long term life insurance options that protect your family's house, vehicles and standard of living and more is essential.
- **Maintaining your standard of living** - if you become disabled or have a critical illness this covers your monthly expenses like your mortgage.
- **Travel** - take the worry about flight cancellations or emergencies out of vacation planning.

It's important to take the time to understand and know what types of insurance you need and what is covered in your policies. An insurance advisor should be able to answer all your questions and guide you to the right insurance to help protect you and your family.



Financial Workshops

Property, Home and Auto Insurance

February 22 from 6-7 pm in the Witzel Lobby

Insurance: Life & Long Term Care

March 29 from 6-7 pm in the Witzel Lobby

Turning 65? Understanding Medicare

April 26 from 6-7 pm in the Witzel Lobby

A New Year, a New Mortgage Solution

Lock in for 15-years!

- No Cost Pre-Approvals
- Low Down Payment and Closing Cost Options
- Service Locally by Your Credit Union
- 15-year Fixed Low Rate
- Bi-Weekly Payments Save You Money

Lock in your low rate for the full term of 15-years then sit back worry free in the comfort of your new home.

Give us a call at 920.233.9096 to find out how a 15-year mortgage might be the perfect answer to making your dreams come true!



“Shred” Unwanted Pounds in One Day

Several area credit unions have teamed up for a one day paper shredding and electronics recycling event on **June 4, 2022**. WCCU members will have the chance to **shred up to five bags of paper** in the parking lot of Oshkosh Corporation located at 1917 Four Wheel Drive. There will also be the opportunity to dispose of a variety of other electronic items including, but not limited to DVD and VCRs, audio equipment, cabling and wires, coffee makers, computer mouse and towers, keyboards, controllers, gaming systems, iPods, and more. Fees will apply for copy machines, dishwashers, mini/dorm size refrigerators (no regular or large will be accepted), Freon containing items, microwaves, stoves, TVs, washers, and dryers.

Watch for upcoming WCCU emails for details.

Winnebago Community's 68th **VIRTUAL Annual Meeting** *2021 a look back at positive growth*

The pandemic has continued to alter our worlds, however, one thing it has not changed is the credit union difference of *People Helping People*. WCCU continues to exemplify this and will share how during this year's virtual annual meeting. Save the date and pre-register at WinCU.org then follow the steps to receive a confirmation email with details on attending the event.

Be a part of **YOUR** credit union: **Thursday, March 3rd at 5pm**



2022 Graduates Scholarship Opportunity

Last year Lauren Case, graduate of Omro High School, was awarded \$1,500 for exemplifying the inspiring qualities Jean Kolodzik brought to Winnebago Community Credit Union through her leadership and commitment.

Applications are now being accepted for WCCU's Jean Kolodzik Scholarship. This provides a \$1,500 college scholarship to a graduating high school senior who displays the same qualities Jean brought to the credit union in her 33-year career here.

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 the application packet.



Jean Kolodzik



Electronic Tax Refund Information

WCCU's routing number 275981174

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

Deposit in Savings: provide account number

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



P.O. Box 706
Oshkosh, WI 54903

Routing Number
275981174

Telephone
920.233.9096

Fax
920.426.7266

Teller 24
920.233.8118

Website
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.



Statistics: 12.31.21
Members: 8,284 | Loans: \$112 Million | Assets: \$156 Million

©2022 718032 LKCS | lkcs.com



Chad West

Rock the Rewards

CHAD and HEIDI WEST are the lucky winners of a \$50 WCCU VISA gift card in our Fall Festival Rewards debit card promotion.

This time let's get groovin' and movin'! Each time you use your debit card for a PIN- or signature-based purchase, now through March 31, 2022 you'll automatically be entered for a chance to win great prizes in the Rock the Rewards promotion. Grab your debit card and turn on your favorite tunes! Every purchase earns you another chance to win. The more you use your debit card, the more chances you'll have to win! Don't have a debit card? Apply online today at WinCU.org.

Apply today and receive:

- Free with all checking accounts
- No Annual Fee
- Fraud protection against unauthorized usage
- FREE ATM network – access to thousands of ATMs across the U.S.
- Get Cash Back at participating merchants
- Transaction details appear on monthly statements

ROCK THE REWARDS

USE YOUR DEBIT CARD AND CELEBRATE THE MUSIC

Each time you use your debit card to make purchases between **JANUARY 1 – MARCH 31, 2022** you'll automatically be entered for a chance to win!

DON'T HAVE A DEBIT CARD? APPLY TODAY!

SHAZAM