

# \$olutions

Winter 2023

## Sound Advice

Determined to break from their current financial situation, which seemed to be going in circles, Susan Cholewinski and Ken Brownfield decided it was time to visit Winnebago Community Credit Union's Witzel branch. They weren't sure what course of action to take, but they both agreed it was time to seek assistance from a loan officer who would listen. As long-time partners and owners of a business and house cleaning company, they realized years ago that it's better to work together towards a common goal than separately.

Sue and Ken had long-standing accounts with other local credit unions. Both had over 50 years of experience and took full advantage of what credit unions have to offer, or so they thought. After a frustrating situation over a personal loan, Sue felt as if their financial future was going nowhere fast, and lenders didn't have the time to look at the entire financial situation of each individual. She wondered if they'd find a new credit union willing to help them, that is, until meeting loan officers Dan Ives and Cheryl Grabner at Winnebago Community Credit Union.

Sue recalled her niece receiving sound financial advice on her accounts from a Winnebago loan officer at the Snell location when something came up. So, Sue was thrilled when Dan took the time to review her finances and came back with a solution that would work for her. It included refinancing their

home and consolidating credit card debt. She and Ken were relieved they didn't have to clean more businesses and homes to help pay the bills.

Ken was equally impressed after working with Cheryl to refinance a personal loan he had taken for a basement remodel project. It was initially a three-year term at a high-interest rate. However, after the refinance, Ken and Sue had it paid off in less than a year. Sue explained, "we work together and put a little extra down on every payment. We listen closely to the advice she's given us, which is how we've paid off so much debt in such a short time."

The couple has never shied away from hard work, and now they have the tools and knowledge to pay down debt. Thanks to Cheryl and their commitment to making their finances a priority. Ken's final remarks, "You guys have done wonders for us. I'd never go anyplace else but here."



## It's Time to Start Dreaming About Boats and RVs

RV and boat shows are happening all over the state this winter. It's exciting to go and check out the newest models on display and explore their options. Then, once you have the perfect one in sight, see us for a loan that fits your needs. We now have up to a 15-year loan term!

- **Serviced Locally by Your Credit Union**
- **15-year Fixed Low Rate**
- **Bi-Weekly Payments Save You Money**

Now is the time to scout for that next big purchase!  
**Give us a call at 920.233.9096 to find a loan to help make your dreams come true!**



# “Shred” Unwanted Pounds in One Day

Several area credit unions teamed up for a **one-day paper shredding and electronics recycling event on June 3, 2023**. WinCU members will have the chance to shred up to **five (5) 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. Smoke detectors, carbon monoxide detectors, thermostats, thermometers, batteries, or light bulbs will not be accepted at the event. **Watch for upcoming WinCU emails for details.**



## Quick Money, Not Always Safe Money

In the past, fraudsters typically tried to get their victims to send money through wire transfer, cyber currency, cash, or gift cards, as these methods are untraceable once payment passes their hands. However, with the rise of peer-to-peer or P2P money transfers from popular apps like Zelle, Venmo, or Cash App, it's quickly become another way for fraudsters to access your money. These services let you send funds from a smartphone to someone you know by using money in a linked bank account, debit, or credit card. These transfers are instant and many times, untraceable.

Scammer's tactics range from taking money for a puppy that doesn't exist, to purchases of large items like pools, or crooks pretending to be a financial representative saying they have someone attempting to make a deposit into your account. The bottom line, if it seems too good to be true, it probably is.

### Here are ways to keep your account safe:

- If someone insists on being paid with a P2P, think twice! The probability of it being a scam is high.
- Link apps to a credit card rather than a bank account or debit card for better protection.
- Never click on links sent in a text or email requesting you to update your P2P information. Many times, these are scams.
- If you think you've been scammed, contact the credit union immediately!



Remember, do NOT respond to random texts, emails, or calls. We will never ask for personal or sensitive information through text, email, or calls. Instead, contact us directly at **920.233.9096** or visit us at an Oshkosh or Neenah branch. When in doubt, DELETE!

# 2023 Graduates Scholarship Opportunity

Last year **Ellie Burger**, an Oshkosh North High School graduate, 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](https://www.winCU.org/about-us/scholarship) for more details and an application packet.



*Scholarship in memory of  
Jean Kolodzik*

## Winnebago Community's 69<sup>th</sup> Annual Meeting

We finally get the opportunity to see everyone in person this year! Winnebago Community Credit Union members and board will have the chance to gather to celebrate our not-for-profit financial cooperative again.

This March, we'll learn how our mission of **Helping Make Member's Dreams Come True** is realized throughout the year. So please plan to join your Board of Directors and learn more about your credit union.

**Be a part of your credit union:**

**Thursday, March 2nd | 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 WinCU branch.**

Admission is free to attend just the meeting.

## 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: 12.31.22**  
Members: 8,351 | Loans: \$123 Million | Assets: \$156 Million

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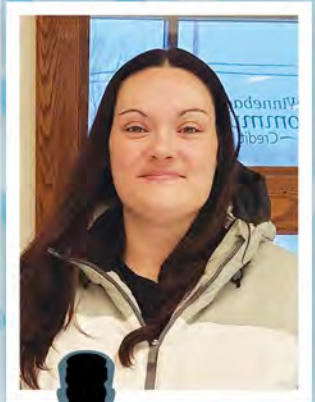
## Cozy Up Rewards

**Whitney Segal** is the lucky winner of a \$50 WCCU VISA gift card in our Superhero Debit Rewards card promotion.

Surround yourself with all the cozy things in life! Each time you use your debit card for a PIN- or signature-based purchase, now through March 31, 2023, you'll automatically be entered for a chance to win great prizes in the Cozy Up Rewards promotion.

Settle in and cuddle up with your favorite blanket and a cup of hot cocoa. During the Cozy Up Rewards promotion, when you use your Winnebago Community Credit Union debit card shopping, every purchase earns you another chance to win!

A quiet evening sitting by a crackling fire has never been easier. Simply use your Winnebago Community Credit Union debit card to pay for all your daily essentials. Paying with your debit card is safe and helps you stay on budget. Plus, you could be on your way to winning great prizes! Don't have a debit card? Apply online today at **WinCU.org**.



### Apply today and receive the following:

- Free debit card 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

