

\$olutions

Mission Accomplished!

Our Mission here at WCCU is to Help Make Your Dreams Come True. Sometimes a member's dream come true is a helping hand when needed most. That was the case for member/owner BreeAnna Hibbard who found herself with a totaled car and half a country from home at Aims College in Greeley, Colorado. Thankfully, BreeAnna was unhurt, but she found herself stranded without a vehicle and a busy class schedule.

Her immediate need was a replacement vehicle so she could return a rental and she called Nick Vogel, Neenah branch manager. BreeAnna recalled, "I was so busy with classes and finding a replacement car, I had no time for financing, thank God Nick was there to help me – he was a lifesaver!"

So much so, BreeAnna felt compelled to write Nick a note of thanks including



BreeAnna and her new car!

a photo with her new car. "With Nick pushing things forward I stopped paying for an expensive rental and started paying for my new car in no time at all!"

Nick enjoyed solving the challenge BreeAnna's dilemma presented, "What

I love about working for a credit union is the difference we make in the lives of our members."

We hope you'll think about how Winnebago Community Credit Union can help make your dreams come true!



The late Jean Kolodzik worked for WCCU for 33 years.

Applications accepted for the Jean Kolodzik Memorial Scholarship Fund

This WCCU scholarship provides a \$500 award for up to 4 years to a graduating high school senior who exemplifies the inspiring qualities Jean brought to WCCU.

When Snell Road, mortgage lender, Joanie Peterman, joined Winnebago Community 21 years ago, Jean was her trainer. Joanie has fond memories saying, "Jean was a great person and what sticks with me most is Jean's commitment to the people-helping-people mission of the credit union."

Tony Tiede, WCCU President says, "Our Board of Directors wanted to recognize Jean's 33-year legacy with a scholarship bearing her name. In many positive ways Jean was the mother of Winnebago Community Credit Union."

If you are a member or the child of a member graduating from high school this spring, contact your guidance office for a scholarship application or go to wincu.org for more information. Search: scholarship.

Statistics: 10.31.13

Members: 6,921 | Loans: \$59,759,241.42 | Assets: \$78,045,882.07

EXTRA HOLIDAY CASH

Pay less for loans and keep more "jingle" for yourself!

Everyone could use a little more jingle in their pocket this holiday season. And, bringing your loans to Winnebago Community Credit Union...just might be the quickest and easiest way to get there! Our financial services representatives are trained to review member borrowing at other financials and look for opportunities to **save you money!** All it takes is a phone call, visit to wincu.org, or better yet...stop and see us at any of our three locations. Here are a few ideas to get you started.

Refinance your mortgage

Mortgage rates are still at historically low levels, but they won't stay that way forever! Reducing your mortgage rate can provide substantial monthly savings.



Home improvement

Have a winter project on your list? Our Home Equity Line of Credit offers a low, locked-in-rate making a remodeled kitchen or bath a MERRY Christmas to you!



Get a better car loan

Even if you have financed a car in the past year or two elsewhere, your loan rate may be high, so it's worth a look to see if WCCU can do better. The process is simple, inexpensive and just might provide monthly savings in time for Black Friday shopping!



Shop smart

During the holidays, major retailers offer substantial register discounts for using their credit cards, but doing so comes at a big cost in terms of interest rate, many 18% or higher. Our advice is take the register discount, then after the holidays transfer high-rate balances fee FREE to your low-rate WCCU credit card. Don't have a WCCU credit card? We can help you get one!



Act now

Start adding a little more jingle in your holiday pockets today! Call 920-233-9096. Visit any of our three locations or log on to wincu.org.



Happy Holidays From
**Winnebago
Community**
Credit Union

Holiday Hours

Thanksgiving Day, Nov. 28 - Closed
Christmas Eve, Dec. 24 - Closed at 1:00
Christmas Day, Dec. 25 - Closed
New Year's Eve, Dec. 31 - Closed at 1:00
New Year's Day, Jan. 1 - Closed
President's Day, Feb. 17 - Closed (All Staff Training)

A Christmas Loan Just for You!



Annual Meeting Save the Date!

Plan now to join WCCU members at your Annual Meeting where you have a voice and a vote in your credit union!

Date: Thursday, March 6, 2014

Location: Elk's Lodge,
175 W Fernau Ave., Oshkosh

Time: Meeting at 6pm, dinner to follow.

Cost: \$5 per person includes
family style dinner

We look forward to spending time with you!



GIFT CARDS! The Perfect Christmas Gift

Does finding just the right Christmas present for loved ones have you running all over town? WCCU has the perfect solution, a gift of their choosing with a VISA gift card! Now through December 31st WCCU gift cards are fee FREE.

- Use anywhere Visa, MasterCard are accepted
- Amounts range from \$10 to \$1,000
- Safer than cash

**Make Winnebago Community
Credit Union your first stop
for holiday shopping!**

Refer to Terms & Conditions for applicable fees. Visa® prepaid cards, prepaid MasterCard® cards and Discover® prepaid cards are issued by Metabank™, Member FDIC. MasterCard® is a registered trademark of MasterCard International Incorporated.

Open a Christmas Club Account Now for 2014

The past few years layaway programs have become popular again, but we have an even better way to save for holiday shopping...a Christmas club account. Like layaway you save a little over time to make the holidays easier on your budget, but unlike layaway programs you can use your club account funds anywhere. There are also no fees if you decide not to purchase something.

**Open a Christmas Club account now
and prepare for next year's shopping!**



WCCU will bring hope to area children by assisting Toys 4 Tots. Admission is free with an unwrapped toy. Tour Oshkosh Celebration of Lights on:

**Winnebago Community CU/Fox Communities CU
Sponsorship Night**

Menominee Park in Oshkosh
Tuesday, December 3rd from 5:00–9:00 pm.
www.oshkoshcelebrationoflights.org



STOCK THE SHELVES

The holidays are also a time of giving and members have the opportunity to donate money or non-perishable food items at any WCCU location thru December 1st. This campaign is in partnership with the Oshkosh Northwestern and all Stock the Shelf donations go to local food pantries!

Solutions



A Partner You Can Trust

Working together with a trusted financial advisor is especially important since 2008 when many of us saw our retirement accounts plunge and slowly recover. After such a rollercoaster ride it takes time to build trust in the financial markets again and the first step is to find a Financial Advisor to provide sound advice, like the professionals here at Winnebago Community Credit Union.

We're here to help you:

- Evaluate your current financial condition
- Review your tolerance for risk
- Consider your retirement timeline
- Chart a strategy to achieve your goals



John Stretz, Brent Browning, Kurt Powers

A financial review is a no cost, and no obligation meeting. Contact us today to get started!

Securities offered through Abacus Investments Inc. Member FINRA/SIPC. Non-deposit investment products are not insured by the NCUA/FDIC or any other federal government agency, and are not a deposit of, obligation of, or guaranteed by Winnebago Community Union. Investments are subject to risk, including possible loss of principle amount invested.



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.

Neeah, WI 54956

Mailing Address

PO Box 706

Oshkosh, WI 54903

ATM Locations

Drive Up - Witzel

Drive Up - Snell

Drive Up - Neeah

Walk Up - Oshkosh Courthouse



Electronic Tax Refund Information

WCCU's routing number 275981174

Deposit in Saving – provide account number

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

PRST STD
US POSTAGE
PAID
PERMIT NO 90
OSHKOSH WI