

# \$olutions

Fall 2015

## Fast Action by Lender Saves Member Money

### Helping Make Your Dreams Come True

Earlier this year Katie Longworth got an uneasy feeling preparing to buy a vehicle at an auto dealership. She found the perfect car for her daughter and dog...a Jeep Cherokee. "I was all excited to purchase my new car until the dealership tried to sell me a high interest loan." Katie's lender Tracey Gonia sees this situation frequently, "Members without perfect credit are treated differently and led to believe they only qualify for a high rate loan."

Katie was upset at the time, "I felt judged and not treated fairly, so I decided to call the credit union to see if they could help." That's when Tracey jumped right in providing Katie a loan rate substantially less than she was quoted. Katie says, "Due to Tracey's quick response I was still able to buy the perfect car and it felt good to purchase it with payments I could afford!"

Thanking Tracey and WCCU in an email afterwards Katie said, "Your help and understanding absolutely changed this stressful situation and made it fun again, thank you!" Winnebago Community Credit Union runs in the Longworth family, Katie's parents opened her first savings account when she was a child and now Katie's daughter has a Club Zoo savings account.

Give us a call before you purchase your next car – and we'll do everything possible to **Help Make Your Dreams Come True!**



*Member Katie Longworth and daughter Gabrielle with their new Jeep!*

## Auto Loan Pre-Approval

### Take the Hassle Out of Buying Your Next Car

For most people, going through a pre-approval for an auto loan seems like adding an extra step to a process they already don't enjoy. But actually it's just the opposite and here's why a pre-approval will save you time and money on your next purchase:

**Encourages you to stick to a budget:** A pre-approval lets you know exactly how much car you can afford so you don't overspend.

**Choose the cash back:** Many dealerships offer the option of receiving cash back or a low interest rate. With our pre-approval you will receive the best rate, then you can take the cash back option from the dealer to lower your purchase price.

**It saves time and hassle:** Most of the paperwork will be completed. Plus you are likely to get a much better deal on extended warranty and gap insurance from your credit union. When you get the dealer's pitch, you can simply say, "I already have it taken care of."



If you take a moment up front to get pre-approved, you will be in the driver's seat when you walk into the dealership!

**Call one of our lenders at 920.233.9096, or apply online at [www.wincu.org](http://www.wincu.org) today to get started!**

**Statistics: 9.30.15**

Members: 7,085 | Loans: \$67,653,598 | Assets: \$87,256,201

# New Chip Technology Coming to WCCU

Conversion will begin in 2016

You've probably heard about the new EMV chip technology (EMV stands for Europay, MasterCard® and Visa®) coming to credit and debit cards. These cards contain a more secure chip, making your information nearly impossible to copy or steal.

With EMV chip technology, the embedded chip creates a unique, random code every time you use your card. Even if hackers or skimmers managed to get information off the card, it would be useless because each code is only used once. That's how EMV chips provide a high level of security.

In 2016 we will begin converting member debit and credit cards over to the new EMV technology. You will find more about this new technology by visiting our website at <https://www.wincu.org/about-us/cu-news-information>.

## How to use a new EMV credit or debit card:



**Insert your chip card into a chip-enabled terminal.**



**Follow prompts to complete transaction.**



**Remove your chip card from the terminal once your transaction is complete.**

# Mutual Funds are Popular for Many Reasons

By John Stretz

With more than 10,000 mutual funds now available and most working Americans contributing to them via their employer-sponsored plans, mutual funds are no longer a mystery. Instead, they're the mainstay of many family's investment portfolios. But if you're new to investing, you may have some questions.

Let's say you want to invest in the stock or bond market. But you don't have enough cash to diversify your investments. Mutual funds may be the answer.

At its most basic, a mutual fund is a financial intermediary that manages a pool of money from investors who share the same investment objectives. By pooling their money together, the investors can purchase stocks, bonds, cash, and other assets at far lower trading costs than they could on their own. What's more, rather than trying to manage their assets themselves - a daunting challenge even for experienced investors - a mutual fund is overseen by professional asset managers. These experienced managers are responsible for identifying and investing in the securities they believe will best help the fund pursue its investment objective.

When you invest in a mutual fund, you are essentially buying shares in the pooled assets and you become a shareholder in the fund. One of the reasons for the popularity of mutual funds is that not only are they extremely cost efficient and easy to invest in, but you can choose from a wide range of investment options all along the risk/reward spectrum.

**For more information on mutual funds and all the products and services we offer, contact me in our investment center at: 920.233.9096.**



**John Stretz**

**LEARN THE ABC'S OF MONEY**

**Dinner's on us!**

**Mon, Nov. 16th & Wed, Nov. 18**

**5 p.m. with dinner to follow**

**Best Western Bridgewood - Neenah**

**Call 920.233.9096 to RSVP**

**MUTUAL FUND**  
JUST AHEAD

Securities offered through Packerland Brokerage Services, Inc., an unaffiliated entity Member FINRA & SIPC. Noncredit union products and securities are not insured by the FDIC/NCUA or any other federal government agency, and are not a deposit of, obligation of, or guaranteed by Winnebago Community Credit Union or FMS Financial Services located at Winnebago Community Credit Union. Investments are subject to investment risk, including possible loss of principal amount invested.

# Need a Holiday Helper?

HOLIDAY CASH reduces holiday stress.

Do finances put a damper on your holidays? Gift giving, decorating, parties, and travel take a toll on everyone's cash flow. Most people relieve that stress by grabbing their charge card. But, there's a better option than high-rate credit cards to cover holiday expenses popping up this season.

Here's a holiday helper you're sure to enjoy!

## USE YOUR HOLIDAY CASH FOR:

- Gift purchases
- Holiday get-away
- Payoff high-rate credit cards
- Unexpected bills

It's beginning to look a lot like Christmas, so enjoy the holidays this year! If a short term HOLIDAY HELPER will make it *the most wonderful time of the year*, give us a call to get started!

\*APR = Annual Percentage Rate. Rate subject to change and credit approval. Payment example: A \$1,000 loan with 1 year amortization at 7.99% APR results in 12 payments of \$86.99. Some restrictions may apply.



## HOLIDAY CASH LOAN SPECIAL

**GREAT RATE OF 7.99% APR**  
Less expensive than credit cards!

**12 MONTH PAYBACK**  
No lingering balances!

**LOANS FROM \$500 TO \$2,000**  
Assistance big and small!

**QUICK AND SIMPLE**  
Call us to get started!

Need a  
Helping Hand?

**7.99%**  
APR\*

Hurry! Offer ends  
December 31!

**GIFT CARDS**  
*A Special Holiday Delivery*

Limited Time Only\*  
**Purchase Fee: \$0**

## A Special Holiday Delivery!

Fee FREE VISA gift cards

Bring glad tidings to everyone on your Christmas list with VISA gift cards. They'll love choosing their gift and you'll love not having to run all over town! **Now through December 31st pick up a gift card at any branch fee free (a \$4.95 value).**

- 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!

\*Valid November 1 - December 31, 2015. \$0 Purchase Fee applies to in-branch purchases only. Monthly inactivity fee of \$2.95 after 12 consecutive months of inactivity. Lost/stolen replacement card fee of \$5.00. Gift Cards are issued by MetaBank®, Member FDIC.

## Members win in Debit Card promotion!

Congratulations to Angel Herrera of Oshkosh, he is the lucky winner of \$50 Fleet Farm gift card in our *Enjoy the Great Outdoors* debit card promotion. And, Kaitlynn Burns won a \$50 Lowes Gift Card in the *Decorate with Deals* debit card promotion. They each won just for using their WCCU debit card. **Every quarter a WCCU member wins, so use your card everywhere you go!**



## Stock the Shelves

Help make the coming winter a bit brighter for local people in need by bringing in non-perishable food items to any branch by December 5th. Winnebago Community is a drop off point for Stock the Shelves and donations go to local food pantries!



**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



## Debit Card Mobile App Adds More Protection

Bolt\$ Now allows members  
to block their card

We recently added transaction control to our popular Debit Card App. This fast, simple feature takes debit card security up another notch. You can now block or unblock your card, without affecting previous transactions, if your card is stolen, goes missing or you just want to pause it while traveling. This feature saves you the hassle associated with losing a card — simply block your card until you find it, then unblock it again for instant use.

**Bolt\$ is a FREE download. Get it now on Google Play or the AppStore!**



## Electronic Tax Refunds

**WCCU Routing #: 275981174**

**Savings Deposit:**  
Use account number

**Checking Deposit:**  
Account number and extra  
digit on your checks  
(center set of numbers)



### Holiday Hours

<b>Thanksgiving Day</b> , Nov. 26, 2015	Closed
<b>Christmas Eve</b> , Dec. 24, 2015	Open until 1:00
<b>Christmas Day</b> , Dec. 25, 2015	Closed
<b>New Year's Eve</b> , Dec. 31, 2015	Open until 1:00
<b>New Year's Day</b> , Jan. 1, 2016	Closed
<b>President's Day</b> , Feb. 15, 2016	Closed

(All Staff Training)

### Save the Date

**62nd Annual Meeting**  
Thursday, March 3, 2016  
Elks Club - Oshkosh  
175 E. Fernau Ave.