

# \$olutions

Fall 2016

## Introducing WCCU Moms

### Join the Conversation!

Calling all moms...are you looking to connect with area mothers and share experiences about raising your family? Join our new social media conversation linking Oshkosh and Fox Valley moms.

The program's goal is to assist area moms in the dynamics of raising a family. We'll utilize Facebook, blogging, community activities, and the expertise at Winnebago Community Credit Union to provide sound financial advice and context to help you navigate family finances.

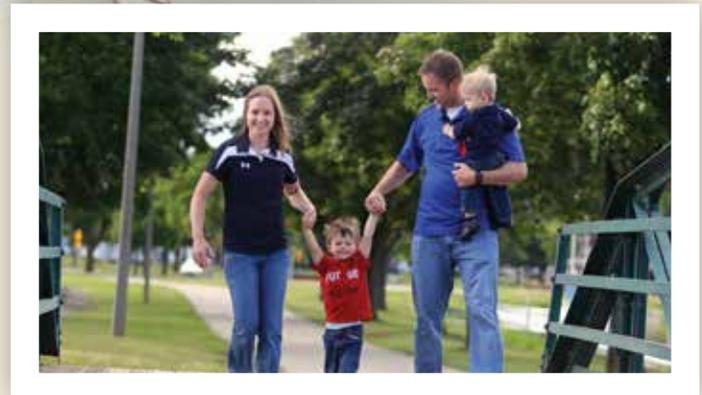
**Meet our Mom.** To keep the conversation going, Winnebago Community Credit Union now has a Mom spokesperson, Krista Olson. Krista is the mother of two young boys, a wife, entrepreneur and WCCU Mom! She's here to create a social media space where moms meet, talk, and learn about the dynamics of raising a family.

Our mission is to: **Help Make Your Dreams Come True!**  
And, WCCU Moms is just one way our mission comes to life.

Visit [wincu.org](http://wincu.org) for more detail or search and *Like Us* on Facebook!



**Krista Olson,**  
WCCU's Mom Representative



Krista's husband Bob and their two boys

## WCCU Moms Happy Holidays Contest

### Join the conversation and WIN!

Each week from November 7 to December 23, **we're giving away \$50 Gift Cards!** Just *Like Us* on Facebook for more details on how to win by sharing your holiday ideas. Everyone who joins the conversation also has a chance to **win the Grand Prize, an iPad Mini!**



**Statistics: 9.30.16**

Members: 7,164 | Loans: \$72,770,222 | Assets: \$92,865,353

# 2020 VISION

## The Case for Equities in the Decade Ahead

Market volatility has led many investors to focus on short-term “safety” and performance. While many investors know they should be buying equities, deciding to actually do so can be difficult. Learn how you can focus not on the next three, six, or 12 months, but instead on the decade ahead. This presentation will present five compelling reasons to be an equity investor over the next decade.

Securities offered through Packerland Brokerage Services, Inc. Member FINRA, SIPC; Investments are not deposits of, obligations of, or guaranteed by Winnebago Community Credit Union. Investments are not insured by the NCUA/FDIC or any other agency of the United States. Investments are subject to investment risk, including the possible loss of principal amount invested.

Please RSVP at 920.233.9096 as seating is limited.



FRANKLIN TEMPLETON  
INVESTMENTS

## FMS Feature: You're Invited!

SPECIAL PRESENTATION

Monday, November 14

5:30 PM Primo Restaurant

Presenter: Daniel Nelson, Senior Advisor  
Consultant from Franklin Templeton

## Member News

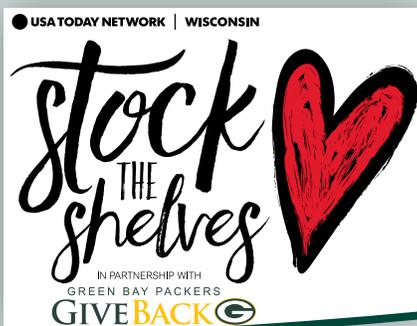
### Young Member Attends Junior Olympics

Cameron Kumbier, an Oshkosh West student and WCCU member competed at last summer's National Junior Olympics Championship Trap Shoot with assistance from Winnebago Community Credit Union. Cameron and his family traveled to Colorado Springs to compete where he placed 7th out of 19 competitors. In a thank you note to the credit union Cameron said his goal is to eventually qualify for the Olympic Games. **Great job, Cameron and good luck reaching your goal!**



### Member Wins Debit Card Promotion!

Congratulations to Patrick Williams of Neenah! He is the lucky winner of a \$50 Visa® Gift Card in our Pampered Rewards debit card promotion. Patrick won just for using his 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 November 18th. Winnebago Community is a drop off point for Stock the Shelves and all food donations go to local food pantries!



### Save the Date 63rd Annual Meeting

Thursday, March 2, 2017  
Elks Club, Oshkosh

### Holiday Hours

Thanksgiving Day, November 24: Closed  
Christmas Eve and New Year's Eve: Normal Hours  
In Observance of Christmas: Closed Monday, December 26  
In Observance of New Year's Day: Closed Monday, January 2



# HOLIDAY CASH LOAN

Reduces holiday stress!

Many people reach for their charge card at the start of the holidays to make ends meet. But, there's a better option than high-rate credit cards to cover holiday expenses popping up this season...

**a Holiday Cash Loan from WCCU.** Don't let finances put a damper on your gift giving, decorating, parties, and travel.

**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

A short term HOLIDAY LOAN can help make it *the most wonderful time of the year...* It's beginning to look a lot like Christmas.

**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

**Great rate of 7.99% APR** – less expensive than your credit card!

**12 month loan payback** – no lingering balances or finance charges!

**Loans from \$500 to \$2,000** – provides assistance big and small!

**Quick and Simple** – call us to get started, you'll be shopping in no time!



Treat Yourself to SWEET Holiday Saving!

**7.99%** APR\*



## Shine Bright This Holiday Season

with friends, family, and co-workers!

They'll have unlimited options with your Visa® Gift Cards from Winnebago Community Credit Union. Stop by a WCCU branch to pick up our Shine Bright cards and you'll be the one shining bright this holiday. **Now through December 31st pick up gift cards at any branch for just \$1.95 each** (a \$3.95 value).

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

Gift Cards issued by MetaBank, Member FDIC, pursuant to a license from Visa U.S.A. Inc. Gift Cards issued by MetaBank, Member FDIC, pursuant to license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.



**REDUCED FEE only \$1.95!**



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**Website**  
www.wincu.org

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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



## Keep the Holidays Merry & Bright!

Holiday shopping is a tough chore and rather than fight crowds, many members shop online. So, here are simple steps to prevent becoming a cyber victim:

- Do not use public computers or wireless for your shopping. Online villains may steal your information.
- Keep operating system, software, and/or apps updated on your electronic devices.
- The use of strong, unique passwords is the simplest and most important action for securing your devices.
- Choose your online shopping merchants wisely. Be wary of unknown online stores.
- Look for “**https**” when making online purchases. The “s” in “https” stands for “secure” and indicates encrypted websites.



## 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)