

\$olutions

Summer 2016

Member's Roots Run Deep

Winnebago Community part of family history

For member Mike Dillman, going for a spin in his 1966 Ford F100 is a reminder of his families past with the credit union. His father, Ed Dillman, financed \$1,500 back in 1972 to purchase the classic pick-up.

Longtime credit union members may remember Ed who worked at Parkview Health Center full-time and also operated Ed's Barbershop on Main Street in Oshkosh for many years. When Ed passed away in 1995, Mike inherited the pick-up. Since then Mike's put the Ford through a complete rebuild, including a full paint job and motor overhaul.

Mike's relationship with Winnebago Community deepened a bit more recently when he worked with Snell branch manager, Lori Levonowicz on financing a new RV. Mike says he's putting the camper to good use, "My wife Debbie and I enjoy camping and we just returned from the Michigan 400 NASCAR race."

Lori enjoyed working with Mike, "The fun part of my job is working with members like Mike and Debbie who use financing to reach their dreams. That's when my efforts come to life!" How deep do your roots run here at Winnebago Community? **Maybe it's time to stop in, or give us a call to get started *Helping Make Your Dreams Come True!***

For the Dillman's, the history will live on, Mike says, "Someday I'll pass Dad's truck on to my son."



Member Mike Dillman with his classic 1966 Ford F100



Mike and Debbie Dillman and their dog Brooke with their new RV

We Finance Your Dreams!

Let's face it; life in our area is full of outdoor adventure!

Whether you're looking to enjoy Lake Winnebago, tour the country, or leave paved roads behind you... **we've got a loan for that!**

We understand your passions, and want to help you get there; see us for loans on:

- Boats
- Recreational Vehicles
- All-terrain Vehicles
- Snowmobiles
- Motorcycles



Rates as low as
2.49%
APR*

*APR=Annual Percentage Rate; available for up to 60 month terms on 2011 or newer vehicles. All loans subject to approval. Rate based on creditworthiness. Rates subject to change. Payment example: 60 monthly payments of \$17.75 per \$1000 borrowed. Other rates and terms available. Does not include tax, title, licensing fees. Proof of insurance required.

Statistics: 5.31.16

Members: 7,141 | Loans: \$69,902,231 | Assets: \$90,847,169

Play Ball! WCCU Timber Rattlers Game

Our baseball game and picnic is a steal!

Join us at the Winnebago Community – Timber Rattlers Game

Wednesday, August 3rd, 2016

Tailgate & Dinner 5:30 –7:00 pm

Game Time 7:05 pm

For only \$12 receive two game tickets and two dinner tickets!

Party Menu

Hamburgers / Brats / Hot Dogs

Potato Chips / Baked Beans / Chips

Pasta Salad / Cookies

Two Beverages (Soda / Water / Beer)

Tickets must be purchased in person at one of our branches. Limit four tickets per family



Understanding the Importance of Dividends

By John Stretz

A dividend consists of a portion of profits paid by a corporation to its shareholders and they add value to owning certain stocks.

Over time, dividends – when reinvested – can make a big difference in the amount accumulated in mutual funds. Over the 20-year period ending December 31, 2012, reinvested dividends accounted for 41% of the total return of the stock market, as measured by the unmanaged Standard & Poor's 500 Index. During flat or declining markets, like that of 2008-2009, dividends can often account for the only positive return an investor receives.



John Stretz



Within a retirement plan, dividends are automatically used to purchase more shares. Outside of a retirement plan, you can take dividends in cash if you need income to help meet living expenses. You can also reinvest your dividends to buy more fund shares, which can greatly increase the value of your mutual fund holdings over time.

Another option is to automatically invest dividends from one fund to another. Maybe you fear the stock market might decline before the money is needed. One solution is to invest in a bond fund and cross-reinvest the dividends into the stock fund. That way, you gain access to the growth potential of the stock market while your principal remains invested in the bond fund, which is typically less volatile.

To learn how to benefit from dividends and dividend strategies...call us today!

Like Us On Facebook! SummerTime Fun Contest Kicks Off WCCU Facebook Page

SummerTime Fun is a good description of Winnebago Community Credit Union's celebrated launch into social media and Facebook. Our reasons for joining are many. First and foremost, Facebook is a preferred form of communication for millions of people. Over 70% of U.S. online adults now use Facebook on a regular basis.

Another major reason to join Facebook is to share our mission of **Helping Make Your Dreams Come True**. Plus, Facebook is an excellent tool to inform members of new products and services and to provide information on improving the financial lives of you, our members.



Credit Union News

WCCU Sponsors 2016 Pollock Community Water Park Special Events

Strengthening the communities where our members live and work is a big part of our mission of **Helping Make Your Dreams Come True**. The Pollock Community Water Park is a key component to providing social and physical activities that bring families together in a healthy environment. We are proud to sponsor these special events.



Scholarship Winner Announced

An Omro High School student is the 2016 Jean Kolodzick Memorial Scholarship recipient. This \$1,500 scholarship is awarded annually to a graduating senior from an area high school. Our winner, Jacob Angell, is headed to Lawrence University and plans to play football as well.

Congratulations Jacob and best of luck in school!



Jacob Angell accepts the 2016 WCCU College Scholarship from VP-Marketing Joel Prunty

Members Gather to Celebrate Cooperative

Our 62nd Annual Meeting was held at the Oshkosh Elks Club on March 3rd. Chairman, Tom Geske, reviewed 2015 credit union activities, followed by the election of incumbent board member Karen Koelbl and new board member Ralph Nielsen, to three-year volunteer terms. The night ended with members enjoying a family style dinner.

Our 63rd Annual Meeting is Thursday, March 2, 2017.



Over 120
members gathered
at our Annual
Meeting

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Oshkosh, WI 54903

ATM Locations
Drive Up - Witzel
Drive Up - Snell
Drive Up - Neenah
Walk Up - Oshkosh Courthouse



Sun, Sand, and CyberSecurity

Every summer, vacationers put their house lights on timers and their mail on hold when traveling. It's just as important to prepare for CyberSecurity as well. Here are tips to keep you safe this summer:

- Don't post information about travel plans on social media and save the pictures and updates until you return home.
- Keep your electronic devices with you at all times.
- When you return, change passwords of accounts accessed on the road.
- Do not access your credit union accounts via public networks (i.e. hotel and airport Wi-Fi)
- Make operating system and software updates recommended by your devices.

Now it's time to have fun! Enjoy your summer travels!



Important Dates

Like Us on Facebook – SummerTime Fun Contest ends July 31st

WCCU Timber Rattlers Game – August 3

WCCU Sponsored – Out to Lunch Concert at Shattuck Park Neenah August 18

Branches Closed – Labor Day September 5

Shred Week – October 17-22