

# \$olutions

Winnebago  
Community  
Credit Union

Fall 2024

## Steer Clear of the **Fraud Grinch**

Fraud is as deceitful as a Grinch stealing Christmas, but with vigilance and awareness, we can protect ourselves from its sneaky ways. As the holiday season approaches, it's important to be aware of potential scams that could threaten your financial security. Fraudsters often take advantage of the increased shopping and financial transactions during this time of year. By staying informed and vigilant, you can protect yourself and your loved ones from falling victim to these scams.

1. **Phishing Emails and Texts:** Be cautious of unsolicited emails or texts that ask for personal or financial information. Scammers often impersonate legitimate businesses or financial institutions to trick recipients into revealing sensitive information. Avoid clicking on links or downloading attachments from unknown sources, and verify the legitimacy of any requests for personal information.
2. **Fake Charities:** Many people want to give back and support charitable causes during the holiday season. Unfortunately, scammers create fake charities or impersonate legitimate ones to solicit donations. Before donating, research the organization and ensure that it is reputable. Be wary of high-pressure tactics or requests for cash or wire transfers.
3. **Gift Card Scams:** Gift cards are a popular holiday gift, but scammers have found ways to exploit them. Be cautious of any requests for payment using gift cards, as legitimate organizations and businesses will not ask for payment in this form. Additionally, be wary of discounted or resold gift cards, as they may be fraudulent or have zero balances.
4. **Package Theft and Delivery Scams:** With the increase in online shopping, package theft, and delivery scams have become more prevalent during the holiday season. Keep track of your shipments, consider requiring a signature for delivery, and utilize secure delivery options if available. Be cautious of unexpected delivery confirmation requests or messages requesting payment for redelivery.
5. **Social Media Scams:** Scammers use social media platforms to promote fake offers, contests, and giveaways to steal personal information or money. Be skeptical of deals that seem too good to be true, and verify the legitimacy of any promotions before participating.

It's important to remain cautious and informed to protect yourself from greedy scammers. Always verify the legitimacy of requests for personal or financial information and be wary of unsolicited communications. Research charities before donating, and only purchase gift cards from reputable sources. Keep track of your online purchases and shipments and report any suspicious activity to the appropriate authorities. Remember, if something seems suspicious trust yourself. It's better to be safe than sorry. Fraudsters want you to panic and make quick decisions that lead to mistakes.

**DON'T CLICK, DON'T RESPOND, JUST DELETE!**

Maybe  
Christmas,  
the Grinch  
thought,  
doesn't come  
from a store.  
Maybe fraud,  
he thought,  
doesn't  
come from  
honest folk.



Fraud can happen when you least expect it. Stay alert and be attentive.  
Visit [WinCU.org](https://WinCU.org) for other ways you can be proactive and keep your financial accounts safe.

Other important numbers and websites include:

**WinCU Debit Cards:** SHAZAM Fraud | 866.508.2693 | [shazam.net](https://shazam.net)

**Charity Search:** [charitynavigator.org](https://charitynavigator.org) or [give.org](https://give.org)

**Wisconsin Bureau of Consumer Protection:**  
800.422.7128 | [ConsumerProtection.wi.gov](https://ConsumerProtection.wi.gov)

**Federal Trade Commission:** 877.438.4338 [ftc.gov/idtheft](https://ftc.gov/idtheft)

**Annual Credit Report:** 877.322.8228 | [annualcreditreport.com](https://annualcreditreport.com)

**Credit bureaus:**

**Equifax:** Place an alert 800.525.6285 | 800.685.1111 | [equifax.com](https://equifax.com)

**Experian:** 888.397.3742 | [experian.com](https://experian.com)

**TransUnion:** 800.916.8800 | [transunion.com](https://transunion.com)





## Get Extra Cheer this Season

### WinCU is here to help **WRAP UP THE SEASON'S JOY** with a **HOLIDAY LOAN**

Looking for a way to ease the financial burden of the holiday season? With all the expenses that come with travel, entertainment, gifts, and decorations, the holidays can take a toll on your budget. Add higher prices, and it's no wonder many people feel the pressure.

Instead of relying on credit cards, have you considered a holiday loan? While it may not sound glamorous, a holiday loan, which is essentially a type of personal loan, can offer some significant advantages.

Holiday loans are unsecured, meaning you don't need collateral, and you'll receive a specific amount of money to be repaid over a set period. Here are some reasons why a holiday loan might be a good option for you:

- **Easier Budgeting:** With a holiday loan, you receive a fixed amount of money, allowing you to create a budget and stick to it without overspending.
- **Lower Interest Rates:** Holiday loans often come with lower interest rates than traditional credit cards, helping you save money on interest payments.
- **Fixed Interest Rates:** Unlike credit cards with variable rates, holiday loans generally offer fixed interest rates, providing stability and predictability in your payments.
- **Faster Debt Repayment:** Holiday loans are designed to help you avoid long-term debt, with set monthly payments over a specific period, ensuring you're not still paying off last year's expenses next holiday season.
- **Flexibility in Spending:** Whether you prefer using cash, debit cards, or credit cards for your holiday expenses, a holiday loan accommodates various spending styles.

Consider applying for a holiday loan to make this holiday season a little less stressful and a lot more enjoyable!

Get into the festive spirit with our special Holiday Cheer Loan, designed to make your holidays merry and bright. Whether you need extra funds for gifts, travel, or keeping your home warm this winter with improvements or holiday expenses, we've got you covered with a competitive 11.99% APR\*. Make this holiday season unforgettable with the help of Winnebago Community Credit Union.

### *Holiday Cheer Loan*

- **Great rate of 11.99% 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

Don't wait until the last minute to start your holiday shopping and party planning. Call us at **920.233.9096** or visit **WinCU.org** to apply today and spread the cheer! **HURRY! OFFER ENDS DECEMBER 31st!**

\*APR = Annual Percentage Rate. Rate subject to change and credit approval. Payment example: A \$1,000 loan with 1-year amortization at 11.99% APR results in 12 payments of \$88.84. Some restrictions may apply.





## Library Fun

◀ Over the summer, Winnebago Community CU and Oshkosh Public Library hosted two events for young book lovers to enjoy. In June, a tarantula, a rat, and a tortoise walk into a library ... And an amazing afternoon of learning and fun begins! The kids and families had an awesome time with Andrea from the **NEW Zoo & Adventure Park** and her animal friends from the Zoomobile.



◀ In July, we enjoyed watching the CLIMB players perform **Country Mouse, City Mouse: Adventures in the Suburbs** at the library. The kids laughed and learned about empathy and compromise through this whimsical tale of two little mice on vacation.



## Use Your Debit Card AND LET THE FUN BEGIN!

Journey to outer space during the **To The Moon Rewards** debit card promotion, when you use your Winnebago Community CU debit card, shopping and checkout is fast and easy. Every purchase earns you another chance to win!

Prepare for your next shopping adventure! Simply use your WinCU 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!

- Grand Prize: **\$500 SHAZAM** gift card
- Eight Monthly Winners: **\$50 SHAZAM** gift card
- Four Quarterly WinCU Winners

The more you use your debit card, the more chances you'll have to win! Just ask WinCU member, **JEREMIAH SANDERS** winner of the Cozy Campfire Rewards debit card promotion.

Don't have a debit card? Stop in and apply today!

No purchase is necessary to enter to win. A purchase will not increase your chances of winning. Void where prohibited. Promotion period is between October 1, 2024 and December 31, 2024. Visit <https://www.shazam.net/services/marketing/sdr-rules/> for official rules and complete contest details.

## Another Way to Give Back this Holiday

Donating toys to children in need during the holiday season is a wonderful way to give back to your community and spread happiness. You can make a positive impact on the lives of local children by contributing toys at any of our branches until December 13th. Your thoughtful donation will bring joy to children in your area and brighten up their holidays.



## CU Community Day

On October 14th, the credit union may have been closed, but the Winnebago team didn't take it easy. After a morning of training during the annual All Staff Meeting, we lent a helping hand at the Menominee Zoo. On this designated Community Impact Day of volunteerism, the team helped to stain animal enclosures which included several small barns. Others decorated Zooloween with cornstalk bundles, anchored signage, and coordinated packs to be given to participants. Our team enthusiastically tackled every task with big smiles and happy hearts to get every job completed by the end of the day.



## 71st Annual Meeting

The 71st annual meeting of Winnebago Community Credit Union has been scheduled for Thursday, March 6, 2025, at La Sure's Hall. The hall is located at 3125 S. Washburn Street in Oshkosh, Wisconsin, and the meeting is scheduled to start at 6 pm. This is an important event for the credit union's members, as it provides an opportunity to review the credit union's financial performance and to discuss its plans.





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Oshkosh, WI 54903

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275981174

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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.



## Flip to the next month!

Calendars for the new year are now available in the lobby and drive-thru window. Please specify which type: spiral wall or small stick-on.



### Statistics: 10.01.24

Members: 8,576 | Loans: \$130 Million | Assets: \$156 Million

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**CHANGE YOUR FINANCIAL GAMEPLAN**  
Make a fresh play to score your financial goals with our low introductory rate.  
**1.99% APR FOR 6 MONTHS**  
On purchases and balance transfers when you open a new credit union credit card between October 1, 2024 and December 7, 2024.  
Ask us about this special rate offer today!

### Winnebago Community Credit Union Visa Platinum®

- **1.99% APR\*** for 6 months for **New Cardholders** on purchases and balance transfers
- Enjoy a **LOW** credit card rate after the introductory period
- **NO** balance transfer fees
- **NO** annual fee
- **Fraud Protection** against unauthorized usage

\*APR = Annual Percentage Rate. 1.99% Annual Percentage Rate (APR) for the first 6 billing cycles on balance transfer, after 6 billing cycles card balances will revert to standard card rate. Rates between 9.9% and 18.9% APR based on creditworthiness at account opening. Interest accrues as of the transaction date. Rates subject to change. Additional limitations, terms and conditions may apply.

## Holiday Hours

### THANKSGIVING DAY

Thursday, November 28 – Closed

### CHRISTMAS EVE

Tuesday, December 24 – Closed at 1 pm

### CHRISTMAS DAY

Wednesday, December 25 – Closed

### NEW YEAR'S EVE

Tuesday, December 31 – Closed at 1 pm

### NEW YEAR'S DAY

Wednesday, January 1 – Closed

## Electronic Tax Refunds

WinCU Routing # 275981174

Savings Deposit – use account number

Checking Deposit – account number

and extra digit on your checks

(center set of numbers)

