

\$olutions



Youth Month and Money Smart

Since 2002, credit unions across the nation celebrate Youth Month every April by promoting financial literacy and encouraging young people to develop healthy saving habits. In fact, years prior, Wisconsin's credit unions provided over 55,000 hours of free, certified financial counseling across the state, and Governor Tony Evers even proclaimed April as Financial Literacy and Capability Month in Wisconsin.

WinCU takes financial education seriously throughout the year, and finds opportunities to collaborate with our members and community partners to promote financial wellness. We aim to engage young members and their families to join a credit union by offering free kids accounts, and they get a backpack filled with additional fun items like an *"It's Money Time"* activity book. This not only fosters a long-term relationship and makes the CU a fun place to visit, but it also builds a foundation for financial well-being with us. We also focus on encouraging kids and teens to keep learning the value of saving early, with the support of our credit union community. Throughout the month, we incentivize saving by offering to match the first \$10 kids deposit into their accounts.

This year, the month aligned with Money Smart Wisconsin week, which promotes financial literacy and awareness through financial education classes, activities, and opportunities for Wisconsinites by bringing together different organizations and facilitating the sharing of expertise, leveraging limited resources, and expanding community participation in financial education efforts. The Money Smart Wisconsin campaign for 2025 included

"The Big Read," a statewide effort where adults at dozens of locations will read books with personal finance lessons to children in pre-kindergarten through fourth grade. Winnebago participated in several of the events including *"The Big Read with Fang"* at the Timber Rattler stadium, *"Bite of Reality"* career simulation at Valley New School, *"The Big Read"* at Oshkosh Public Library with a piggy bank painting activity and the *"Make Money Count"* free admission day at the Building for Kids Children's Museum in Appleton.

One thing at Winnebago that sets us apart from other financial institutions is our focus on providing kids and their families the opportunity to begin the savings journey. In fact, throughout the year, we offer free Youth Accounts with the WinCU Kids Club. Kids can earn up to \$30 with the following:

- We'll make the opening \$5 deposit and kids receive a free WinCU piggy bank
- Earn \$5 for each "top" grade report (1 per semester, 2x a yr)
- Fill a deposit book with stamps for another \$5 (2 books per yr)
- Go fishing for coin every birthday (earn up to \$5)

These programs highlight the importance of teaching children and teens about saving, budgeting, and other essential financial skills. It's never too early to start learning the lessons of financial education at any age, but the most important step is the first one!

WinCU Congratulations

We are thrilled to announce that Dan Ives has been promoted to Branch Manager at the Witzel location. Dan has been an integral part of our team for the past 12 years, consistently demonstrating exceptional service for our members and a commitment to excellence. Please join us in congratulating Dan on this well-deserved promotion. We are confident that, under his leadership, the Witzel location will continue to provide outstanding service to our valued members



DAN IVES

Andy Pound is our new Financial Services Representative at the Snell location. You may have seen him training and assisting members at other WinCU branches. He's excited to build personal connections with our members and work as a cohesive team, delivering a service that exceeds expectations. "I value the fact that this is a member-owned organization. My aim is to assist others, a principle that has always guided me, regardless of my role," stated Andy. An intriguing fact about him is his journey to Prague, Czech Republic, with the Appleton Boy Choir, where he performed in several concerts in some of the world's most prestigious concert halls.



ANDY POUND

Timber Rattlers vs Lake County Captains

Discount tickets are only \$7 each (regularly \$24) and include a picnic dinner and the game. (Limit four tickets per family)

Tuesday, July 29, 2025

Tailgate & Dinner: **5:00 – 6:40 p.m.**

Game Time: **6:40 p.m.**



Party Menu

You'll enjoy a picnic-style dinner with your choice of hamburger, brat, or hot dog. Each meal also comes with potato chips, baked beans, pasta salad, cookie, and two beverages (soda, water or beer).

Bang for Your Buck Bonus

The tradition continues! Enjoy Nathan's Famous hot dogs, 16 oz. Pepsi products, and domestic beers (for those of legal drinking age) for \$2 each. Because it's Tuesday, Wisconsin Distributors provides Bud Light wristbands to identify fans above the legal drinking age. Each Wristband will be individually numbered with a winning number to be drawn during the game for a lucky fan to win a prize, compliments of Wisconsin Distributors.

Reserve your spot today! Tickets are limited.

Dive into Fun at the Pool

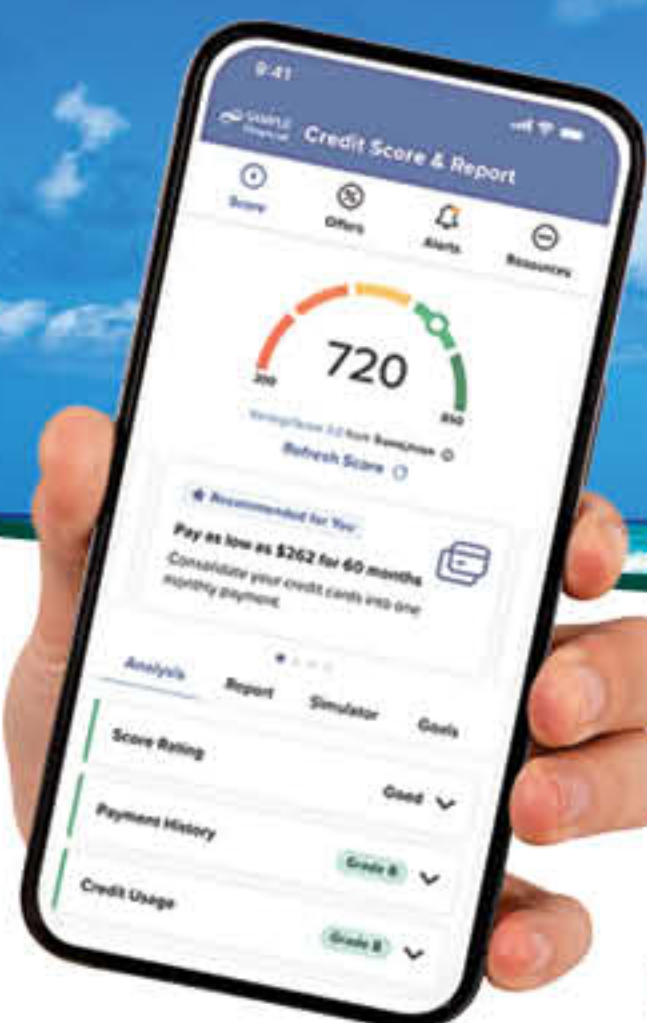


and Enjoy Fresh Finds at the Farmers Market!

Pollock Community Water Park opens on June 7th. With exciting events like Military Mondays, get free admission with a valid military ID starting June 9th. Dads receive free admission with purchase of a child admission on June 15th. Experience Wild Wild West Day on June 12th, Dino Days on June 26th, Christmas in July on July 10th, Annual Duck Days on July 24th, Carnival Day on August 7th and Season Pass Appreciation Night on August 16th. Kids will enjoy the weeklong Kid's Camps with activity themes of Under the Sea or Fun in the Sun this summer. Flex with some poolside yoga on June 20th and 27th, July 11th and 18th, and August 8th and 15th. For more information visit facebook.com/PCWPOshkosh.

The Neenah Farmers Market Kid's Days on June 28th and September 27th from 9 a.m. to 12 p.m. The kids can enjoy bounce house sponsored by WinCU and fun at Shattuck Park. The full calendar of events can be found at Neenah.org.

Making connections through the communities we serve is another way we give back through our [Here to Help](#) initiative.



Don't Let Your Credit Score Take a Vacation

Credit Score
powered by
savvymoney

Stay protected this summer with Credit Score, so you can stay on top of your credit while you're enjoying your summer adventures! Whether you are traveling or having a staycation, our credit score solution provides you with the credit protection you need.

FREE for our members, we offer Credit Score at no cost to you! You can access and refresh your credit score and report daily without any impact on your score, all conveniently and securely within our mobile banking app.

When you enroll in Credit Score, you are automatically enrolled in receiving real-time credit monitoring alerts. These alerts keep you updated on important changes in your credit report, allowing you to stay vigilant against suspicious or fraudulent activity that you might not have noticed otherwise.

Whether you're on a beach, camping in the wilderness, or enjoying a staycation at home, Credit Score gives you the credit peace of mind to fully embrace and enjoy your well-deserved time off.

And there is more! In addition to credit monitoring alerts and daily access to your credit score, our solution offers you a range of benefits. These include credit education to help you understand and improve your credit, a credit score simulator to see how certain actions may affect your score, personalized credit reports, and more.

Take the powerful step to protect your credit this summer with Credit Score. It's the perfect tool to ensure your credit score doesn't take a vacation while you do.

Enroll Now or Start Today! Click on the Credit Score in Online Banking or visit WinCU.org/Services/CreditScore today.

Memorial Scholarship Winner

We want to extend our warmest congratulations to **Sam Benesh**, the 2025 recipient of the Jean Kolodzik Memorial Scholarship. A recent graduate of Oshkosh West High School and a member of WinCU, Sam was awarded the \$1,500 scholarship for his eagerness to encourage and support his fellow classmates. Through his volunteering with West's Connected Club, he has been inspired to pursue a career in special education at the University of Wisconsin-Milwaukee. We wish him all the best in his future endeavors!



Have You Heard About Our Student Loans?

If you have a student heading to college later this year, you may be wondering how to cover remaining costs after savings, earnings, scholarships, federal student loans and other aid are exhausted.

You already trust us with many of your money matters. You can also rely on us to provide you with lower-rate private student loans that work for your family. We have partnered with ISL Education Lending to provide undergraduate and graduate loans with fixed rates and multiple in-school payment options.

ISL Education Lending is a nonprofit with over 40 years of experience providing student funding solutions. They know student loans and are able to provide you with rates that are comparable to, or better than, the rates many national lenders offer.

You can also pre-qualify in a matter of moments to see your rate before you apply. Pre-qualifying does not impact your credit score.

If you or your family needs additional funds to pay for college, visit [WinCU.org/Loans/Student-Loans](https://www.wincu.org/Loans/Student-Loans) to learn more about our student loan options.

Loans are subject to credit approval.

Protecting Seniors from Fraud

At WinCU, we prioritize the well-being of our senior members by raising awareness about prevalent scams targeting them. Here are some common scams to look out for:

Social Security Scams: Fraudsters impersonate officials, claiming issues with benefits and demanding immediate payment.

Romance Scams: Scammers exploit online dating, gaining trust before asking for money for emergencies or travel.

Tech Support Scams: Fraudsters pose as tech support, claiming a virus on the computer and requesting remote access or payment for fake services.

Prize Scams: Seniors receive notices claiming they've won a prize but must pay a fee or provide personal info to claim it.

Home Repair Scams: Unscrupulous contractors offer unsolicited services, then demand more money for subpar work.

Tips for Protection

Stay Informed: Learn about current scams through community resources and the WinCU Fraud Blog at [WinCU.org](https://www.wincu.org).

Verify Identity: Always confirm the identity of anyone requesting personal information.

Trust Your Instincts: Consult family or friends if something seems suspicious.

Report Fraud: Notify local authorities or the FTC about any suspicious activity.

By sharing this information, we can help keep our community safe. For more resources on elder fraud prevention, please contact us at [WinCU.org](https://www.wincu.org) or call **920.233.9096** if you suspect fraud.



Annual Winnebago Meeting

Our 71st Annual Meeting was held on March 6th at the LaSure's Banquet Hall. Chairperson Tom Geske reported loans grew by \$867 thousand to \$129.5 million, and assets increased to \$158.4 million. Credit union membership is now over 8,500. Members elected incumbent board member Karen Koelbl to a three-year volunteer term.

Mark your calendars for the 72nd Annual Meeting, which will be held at LaSure's Banquet Hall, Oshkosh, on Thursday, March 5th, 2026, at 6:00 p.m.



Sorry for the Mess

As construction on Commercial Street in Neenah continues this summer, please use the Maple Street entrance and exit to access the 526 S. Commercial Street credit union branch during the ongoing road construction.

Winnebago
Community
Credit Union

P.O. Box 706
Oshkosh, WI 54903

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.

Routing Number

275981174

Telephone

920.233.9096

Fax

920.426.7266

Website

WinCU.org



GRILL YOUR DEBT, SIZZLE YOUR SAVINGS

SAVOR THE TASTE OF A BETTER INTEREST RATE WITH OUR LOW BALANCE TRANSFER OFFER.

1.99% APR FOR 6 MONTHS

When you transfer an existing balance to our credit union credit card between June 1, 2025 and September 1, 2025. Ask us about this special rate offer today!

Balance transfers completed 6/1/25-9/1/25 will receive 1.99% APR for 6 months. After the promotional time frame expires, remaining balances will migrate to the standard APR applicable on your account. Contact the credit union for complete details. *APR=Annual Percentage Rate



Statistics: 4.30.25 | Members: 8,536 | Loans: \$129 Million | Assets: \$163.9 Million

Accidents are the Fourth Leading Cause of Death for People of All Ages

That's why one of the exclusive benefits of your credit union membership is access to TruStage™ Accidental Death & Dismemberment.

Coverage that's completely paid for by the credit union. All you have to do is claim it. Here are two ways to claim your benefits, at no cost or obligation to you:

- Enroll online at WinCU.org/services/insurance to claim your no-cost AD&D coverage in just a few minutes.
- Call **1.800.798.8798** to speak with a licensed TruStage Insurance representative.

Along with your complimentary coverage, you could also purchase additional AD&D Insurance if you like. For about \$10 a month,* you could have \$100,000 in coverage. This could be an affordable way to help protect your family from the lasting impact of an accidental death or serious injury. Your acceptance is guaranteed. There are no health questions or a medical exam.

We make TruStage Insurance programs available because they're founded in value, honesty, and knowledgeable support. The companies behind TruStage were formed by credit unions for credit unions and their members. Insurance should be an important part of a solid financial plan.

Mortality in the United States, 2021, National Center for Health Statistics, 2022. AD&D Insurance costs between \$10 & \$15 per month for \$100k of coverage. TruStage™ Accidental Death and Dismemberment Insurance is issued by CMFG Life Insurance Company. The insurance offered is not a deposit or federally insured, sold, or guaranteed by any financial institution. Products and features may vary and not be available in all states. Corporate Headquarters 5910 Mineral Point Road, Madison, WI 53705. Base Policy Form Numbers: ADD-2018-POL, ADD-2018-POL(OR), E10a-ADD-2012-LSCU, E10a-014-2012, E10a-014-2012(OR), E10a-015-2012, F10a-015-2012-1(WA). © TruStage

Important Dates & Reminders

JUNETEENTH NATIONAL INDEPENDENCE DAY

Thursday, June 19 – Branches Closed

INDEPENDENCE DAY

Friday, July 4 – Branches Closed

WinCU TIMBER RATTLERS BASEBALL GAME

Tuesday, July 29

LABOR DAY

Monday, September 1 – Branches Closed

COLUMBUS DAY / ALL STAFF TRAINING

Monday, October 13 – Branches Closed

SNOWBIRDS:

Don't forget to update your address when venturing to and from Wisconsin.