

\$olutions

Winter 2014

New Mission focused on *Helping Make Your Dreams Come True*

The goals we set in life are as diverse as the membership here at Winnebago Community Credit Union where each member has unique aspirations. Buying your first home, starting a family, graduating from college, finding a dream home and retirement planning to name a few.

Over the past 12-months, we've been working to define our role in assisting members in reaching these aspirations. And, we've come to a simple conclusion...we're right here *Helping Make Your Dreams Come True*. Your first car loan, a dream home mortgage, retirement planning – by working together, we believe anything is possible.

Helping Make Your Dreams Come True sounds simple and it is...but how do we live those words everyday? For that we rely on our Member Promise to keep us focused on what's important to you.

New Members find WCCU on road to Dream Home!

Helping Make Your Dreams Come True

The purchase of a new home is one of the most exciting events in our lives – if everything goes smoothly. Lisa Tews recalls hitting a bump in the road, with her husband Jim, on the way to purchasing their new home and found themselves at WCCU, “After experiencing deep frustrations with other financial institutions, our real estate agent suggested a local community credit union and it wasn't long before we found Tracey Moats at WCCU...and we've been delighted ever since!”

Many members don't realize Winnebago Community has a full-service mortgage department specializing in home purchases as well as refinancing. Mike Krohn, VP of Lending at Winnebago Community explains, “Our credit union has a team of lenders and an array of mortgage products to fit every situation with very competitive rates and closing costs.” The Tews' agree, “We finally found Tracey who WANTED to work with us - to improve our housing situation by checking every avenue until she found something that worked.”

Buying a new home in 2014? Let our full-service Mortgage Team; *Help Make Your Dreams Come True!*

Mission

Helping Make Your Dreams Come True

Promise - We will...

- Make Your Experience Simple and Enjoyable
- Take Ownership of Your Request
- Identify Your Needs and Provide Solutions for Your Success
- Protect Your Financial Integrity
- Treat You with Respect

Making Members' Dreams Come True is the really fun part of what we do here at Winnebago Community Credit Union – we hope you'll visit us soon so we can get started working on your next dream!



Jim and Lisa Tews' Family

Tracey was very pleased to help the Tews' family in a time of need, “Lisa and Jim were in a tough spot when we first met and working together we found a solution. That's what I love about working for Winnebago Community...we do help make members dreams come true!”

After closing on their new mortgage Tracey received a nice follow up from Jim and Lisa saying, “We're thrilled with our new house and COMPLETELY satisfied with the WCCU team since our first call!!”

Statistics: 01.31.14

Members: 6,990 | Loans: \$62,255,020.97 | Assets: \$77,492,375.58

Join us at these Complimentary Seminars

February 13th Safety vs. Returns

Solutions in this Low Rate Environment

5:00 pm – Seminar includes dinner
Robbins Restaurant - Oshkosh

March 25th Smart Money Solutions

Retirement and Savings

11:00 am – Seminar includes lunch
5:00 pm – Seminar includes dinner
Primo Restaurant – Oshkosh



RSVP
by calling
920-233-9096

Professional Advice Makes Good Cents

If you required surgery you'd certainly want a board certified surgeon. You also wouldn't go to court without qualified legal representation. But yet, many of us put our financial affairs at risk by not seeking professional guidance.

Investing is often a complex and confusing process. Even successful investing can leave you at risk without rebalancing your asset allocation. You could find yourself getting whipsawed by a volatile market, which happened to literally millions of investors in 2000 through 2002 and also 2007 through 2009.

Sitting down with an investment specialist here at Winnebago Community Credit Union will help you assess your goals, time frame, and asset allocation allowing you to fine-tune your strategy, keep your risk within acceptable levels, and make sure you're on track.

Our skilled professionals can help you identify investments that not only achieve the greatest absolute return over the years, but also subject you to the lowest overall taxes along the way. A truly knowledgeable advisor will also help you stay abreast of developments in the financial marketplace as innovative new products and services become available.

Just as you see your doctor for checkups, your lawyer for legal advice, consult a qualified financial advisor for financial planning.

Securities offered through Abacus Investments Inc. Member FINRA/SIPC. Non-deposit investment products are not insured by the NCUA/FDIC or any other federal government agency, and are not a deposit of, obligation of, or guaranteed by Winnebago Community Credit Union. Investments are subject to risk, including possible loss of principle amount invested.

A financial review is a no-cost and no-obligation meeting; call us today to set up yours!

Your Invited!

60th Annual Meeting – Winnebago Community Credit Union

One big difference between a credit union and a bank is ownership. Banks are owned by shareholders and decisions are made to their benefit. Credit Unions are owned by members who benefit from lower-loan rates, higher-deposit rates and fewer fees.

Each spring that difference comes to life at our annual meeting where every member has a voice and vote in their democratically-governed, not-for-profit financial cooperative. Join us in celebrating our cooperative efforts:

Thursday, March 6th - Oshkosh Elks Lodge

Meeting at 6 pm, dinner to follow

Cost is \$5 per person and includes a family style dinner!

RSVP by purchasing your ticket at any WCCU branch.

No admission fee to attend just the business meeting.



LOVE at First Swipe!

SAVE Money with a WCCU Credit Card

Do you believe in love at first swipe? We believe you will after learning more about our Visa Credit Cards. Everyone LOVES saving money... clipping coupons, picking through the clearance rack, and surfing the web for the best bargain. Savvy shoppers know finding savings stretches the buying power of every dollar. So, if you love saving money and don't have our credit card **apply today and experience Love at First Swipe!**



What's not to LOVE:

- ♥ NO Annual Fee
- ♥ NO Balance Transfer Fees
- ♥ NO Cash Advance Fees
- ♥ No Minimum Finance charges
- ♥ 100% Fraud Protection



Save Money with a card you Love!

	Annual Percentage Rate	Credit Card Balance	Months to Payoff with \$100/month payment	Total Interest Paid
WCCU Credit Card	9.9%	\$3,000	35	\$461
Major Credit Cards	18.9%	\$3,000	41	\$1,093

After the Holidays is the perfect time to review your credit card rates – **most major credit cards carry rates of 18% or more!** Transfer those high-rate balances for FREE to your low-rate WCCU Credit card.

Don't have our credit card? Apply today and experience LOVE at First Swipe yourself!

*APR = Annual Percentage Rate. Chart for comparison purposes only. Rate based on credit approval. Late Payment fee \$25. Cash Advance fee \$5. International Transactions (made outside the U.S.) 1% of transaction. Card replacement fee \$10. Return check fee \$25. Interest accrues from date of cash advance. Rates and fees subject to change.

Scholarship Open to Members

Applications are now being accepted for our Jean Kolodzik Scholarship providing a \$500 award for up to four years to a graduating high school senior who exemplifies the inspiring qualities Jean brought to Winnebago Community Credit Union.

If you are a member or the child of a member graduating from high school this spring, contact your guidance office for a scholarship application or go to wincu.org for more information, Search: scholarship.



Electronic Tax Refund Information

WCCU's routing number 275981174

Deposit in Savings – provide account number

Deposit in Checking – account number plus the extra digit that appears on your checks (center set of numbers)



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



WANNA BE Mortgage Free...in 10-years!

Retire your mortgage when you do with our 10-year, fixed rate loan – then, start planning your retirement mortgage FREE!

- **Only \$500 Closing Costs**
Includes Appraisal if needed
- **Local Service and Approvals**
- **Bi-Weekly Payment Options**

Retire your mortgage when you do with

Winnebago
Community
Credit Union



As low as
2.99% APR*
Locked in for
10-years!



*APR = Annual Percentage Rate. Rate subject to change without notice. Lowest rate available of 2.99% apr is based on credit score. \$20,000 new money required or any amount refinanced from another financial, see a Mortgage Lender for details. Maximum 80% loan-to-value (LTV) on single family owner occupied first mortgages only. Non-refundable closing cost.

\$20,000 new money require

**RSVP
Today!**

Branches Closed Presidents' Day

All-Staff Training, Monday, February 17th

Annual Meeting March 6th

Plan to Attend, Complete Details Inside