

# \$olutions

## Rising Home Values Provide Unique Opportunity

By WCCU Mom, Krista Olson

As a stay at home mom, part of my role is to make sure our family makes smart financial choices. For many area homeowners, the current housing market provides a unique opportunity to make a smart financial decision.

Home prices have steadily risen over the past few years. As home prices rise, the difference between what you owe and what your home is worth expands creating additional equity. You can use this equity to provide low-cost funding for home improvements like a new kitchen, bathroom, even an addition. Further increasing the value of your home!

A home equity line-of-credit (HELOC) is a form of revolving credit where your home is collateral. With a home equity line, you choose a specific dollar amount that is available when you need it. You pay a variable interest rate and have a minimum payment due each month based on the amount of the credit line used. Similar to the terms of most credit cards – only the rate is MUCH lower.

### Top HELOC Benefits:

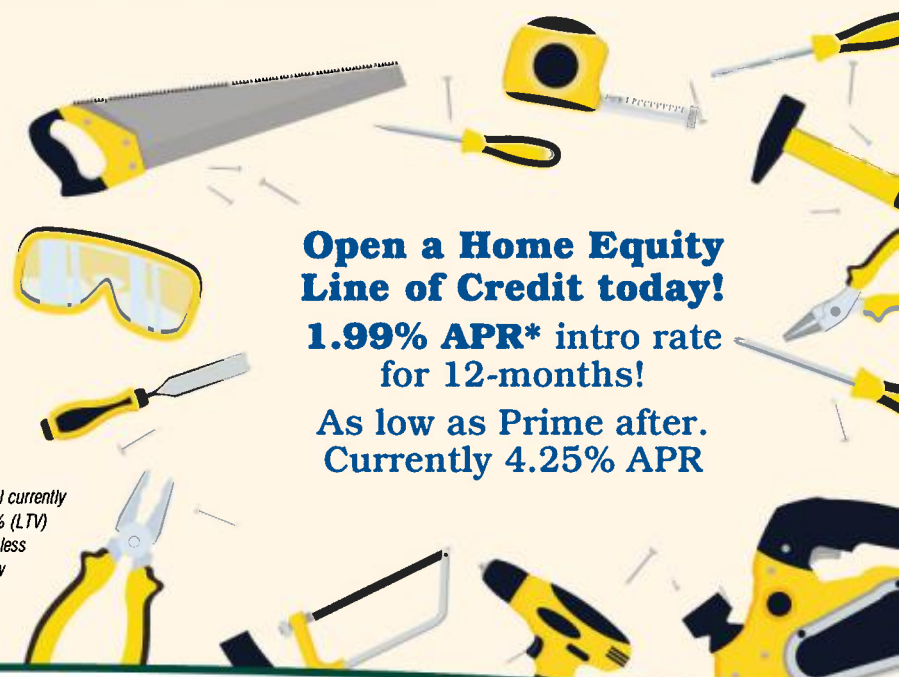
- Flexible monthly payments
- Access to funds when you need them
- Little or no closing costs
- Low-rates based on prime
- Interest may be tax-deductible\*
- You determine how to use the funds

Lenders at WCCU will be happy to go over the details and determine the equity in your home. You may be pleasantly surprised with how much is available in your home!

\*APR=Annual Percentage Rate. After intro rate, rate follows prime rate (in The Wall Street Journal currently 4.25%) for 80% loan to value or less. Maximum APR 18.00%. Add 1% to prime for 80.01-90% (LTV) after intro rate. Loans subject to approval; rate based on creditworthiness. No closing costs unless appraisal required. Rates subject to change. \$5,000 minimum on new HELOCs and \$5,000 new money required on existing HELOC. Homeowner's insurance required. Consult tax advisor for deductibility. Some restrictions apply.



Krista Olson



### Open a Home Equity Line of Credit today!

**1.99% APR\*** intro rate for 12-months!

As low as Prime after. Currently 4.25% APR

## Happy Holidays Contest is back!

Join the conversation and WIN!



Each week from November 20 to December 17 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 is also entered to win our **Grand Prize Amazon Echo!**

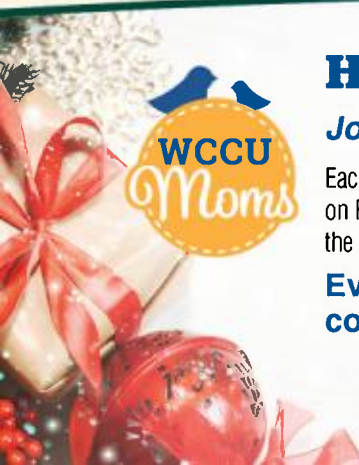
**Every mom needs a personal assistant... connect to Alexa and get more done!**

amazon echo



Statistics: 09.30.17

Members 7,416 | Loans: \$83.9 Million | Assets \$95.4 Million



# Will Your Retirement Funds Last?

By John McInnes

You just turned 66 and your retirement party was a hit. You've said goodbye to the water-cooler crowd at work and you're heading toward that great unknown called retirement. The next morning you wake up and begin to worry...will my retirement funds last as long as I do?

This is a common scenario, outlasting your savings is the #1 concern of retirees. What can you learn from them? Have a clear understanding about your retirement needs before you retire. It is much easier to postpone retirement than to re-enter the workforce.

**An even better strategy...set a retirement income goal and plan to make it happen.**

Start by understanding how much you can safely withdraw from your savings in retirement. A safe bet is 4% of your total assets in the first year; then adjust the amount by the rate of inflation in following years. This strategy will likely provide funds for a 30-year retirement.

Will 4% of your future nest egg fund your retirement? We can help you determine whether your portfolio is properly balanced for safety, growth and income in a way that will keep you both physically and emotionally comfortable.

**For a no-cost review of your retirement needs, call me  
or John Stretz today! 920.233.9096**

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.



John McInnes



## Member News

### 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 WCCU branch by November 19th . Winnebago Community

is a drop off point for Stock the Shelves and all food donations go to local food pantries!



### Summertime Fun Winner



Tracy Robertson of Oshkosh is the winner of our WCCU Moms Summertime Fun contest. Tracy accepts her \$500 Wisconsin Dells Gift Card. Congratulations!

### Save the Date 64th Annual Meeting

Thursday, March 1, 2018  
Elks Club – Oshkosh



### Holiday Hours

**Thanksgiving Day:** Thursday, November 23: Closed

**Normal business hours**  
Saturdays, December 23 and 30  
(9AM-Noon)

**Christmas Day:** Monday, December 25: Closed

**New Year's Day:** Monday, January 1: Closed





# Wrap Up Your Gift Giving With a Holiday Loan!

Don't let finances put a damper on your holidays. Gift giving, decorating, parties, and travel take a toll on everyone's cash flow. Most people relieve that stress by grabbing their charge card. But, there's a better option than high-rate credit cards to cover holiday expenses popping up this season.

## USES FOR YOUR HOLIDAY CASH LOAN:

- Gift purchases
- Holiday get-away
- Payoff high-rate credit cards
- Unexpected bills



## Enjoy the holidays this year!

If a short-term loan will help you *wrap up your gift giving*, 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 credit cards!

**12 MONTH PAYBACK**

No lingering balances!

**LOANS FROM \$500 TO \$2,000**

Assistance big and small!

**QUICK AND SIMPLE**

Call us to get started!

Wrap up  
your holidays

**7.99%**  
APR\*

Hurry! Offer ends  
December 31!

**GIVE  
GIFT  
CARDS**  
*make the holidays happy*



Give the perfect gift of endless possibilities this holiday season. Our Visa® Gift Cards allow your special friends and family to select their gift of choice everywhere Visa® is accepted. Now through December 31st stop by any WCCU branch and pick up Visa gift cards just \$1.95 each (a \$3.95 value)

Visa® Prepaid Cards are issued by MetaBank®, Member FDIC, pursuant to a license from Visa U.S.A. Inc. Visa Prepaid Cards may be used everywhere Visa debit cards are accepted.



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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



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**PAID**  
Creative Services

## Shop Safe on Cyber Monday!

Cyber Monday, November 27th, begins a surge of online purchasing activity and with it risks from online criminals. Protect yourself this holiday with these online shopping tips for the U.S. Cyber Security Task Force:

**Use a credit card** – There are laws to limit your liability for fraudulent credit card charges. To further limit your risks, consider using a single credit card, like your low-rate WCCU Visa, for all of your online purchases.

**Shopping apps carry risks** – generally, there is no legal limit on your liability for money stored in a shopping app (or on a gift card).

**Be wary of emails requesting information** – Attackers send emails phishing for purchase confirmations or account information during the holidays.

# CYBER MONDAY



## 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)