

# \$olutions

## Along for the Ride Home Buying During the Pandemic

Retiring, selling your home, and relocating to a different city sounds stressful enough, but doing it all during a worldwide pandemic was a greater challenge than Gary and Winnie Jeffers anticipated. Like so many other Baby Boomers, they knew making the transition from single-family home to something requiring less maintenance during their golden years was the goal.

Gary was accustomed to life as a retiree, with weekly trips from Wisconsin Rapids to Oshkosh to be with the grandkids were wonderful, but he could do without the lengthy drive. Plus, the time was right for Winnie to step back from teaching and into grandparent mode herself. In the summer of 2020 they listed their house which sold much quicker than anticipated, thank you housing shortage, so the decision to move into an apartment made sense at that point.

When the ideal newer condo in the perfect retirement community came along on a very cold day in February, they knew time was of the essence to lock in an offer. "When you are suddenly in a purchasing situation after 30 years in the same house and town you are not sure what to anticipate. Especially in a housing market like this," shared Winnie. They called their financial officer in Wisconsin Rapids and left a message and anxiously waited, but heard

nothing back. Through quick networking, they connected with mortgage lender Cheryl Grabner at WCCU. In fact, she called back and was able to get them preapproved the same day. The offer was accepted after a long five days, however, the seller was in Arizona for the winter so the closing was pushed back until the end of April. "We were nervous about the process because of the timing and thankfully, there was a lot of continuous communication," the couple shared. "Cheryl was not only friendly, but accommodating. She answered very specific questions the way we needed them answered, nothing vague." More recently Cheryl helped Gary move his vehicle loan to WCCU at a much lower rate.

Although there are a few pieces of furniture on back order, everything else is finally in place. "Everything about the process was positive all the way along and so reassuring," said the Jeffers. Truly, their Oshkosh house is now "home sweet home."



## Holiday Cash Loan... less stress, sign me up!

Shopping online this year works just fine with a Holiday Cash Loan from WCCU. Instead of reaching for the high-rate credit card this holiday season, choose a better option to cover all your holiday expenses... **a Holiday Cash Loan from WCCU**. Use it for gift purchases, decorating, celebrations, holiday travel, unexpected bills, or payoff high-rate credit cards.

### HOLIDAY CASH LOAN:

- Less expensive than your credit card! **Great rate of 8.99% APR**
- No lingering balances or finance charges! **12-month loan payback**
- Provides assistance big and small! **Loans from \$500 to \$2,000**
- Quick and Simple – **call us to get started; you'll be shopping in no time!**

A short term HOLIDAY LOAN can help make this holiday season a little brighter for everyone. **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 8.99% APR results in 12 payments of \$86.99. Some restrictions may apply.



**Wrap up your  
holidays**

**8.99% APR\***

**HURRY! Offer ends  
December 31!**

# Give Yourself an Edge in a Hot Housing Market

Yes, by definition we are still in a seller's market with low supply and high demand for houses. Homebuyers can still get an edge on the market. Here are a few suggestions on how to navigate through it to achieve a dream home at the end of your journey.

## Be Ready to Compromise

Understand that life, like homes, come with a variety of options. Know which items on your "must-have" list are checked as absolutes and which ones you'll forgo. Would you be willing to give up a big back yard for a home in the perfect neighborhood?

## Come Pre-Approved

In this type of market, it's critical to get a leg up on the competition who are also looking to put in an offer. So, gather key financial documents i.e. pay stubs, W-2s, tax returns and apply for preapproval.

## Enhance Your Offer

There are many strategies used to get your offer to stand out in a sea of offers. If possible, offering a larger earnest money deposit, the money put down before closing, could show the seller how serious you are. Some real estate professionals suggest offering more than asking price when there are multiple competing buyers. Also, the less contingencies your offer has, the less the seller has to consider.

The bottom line is stick to your established budget, then carefully prepare your offer ahead of time. By planning, understanding the current housing market and getting preapproved you can set yourself apart from other potential buyers. Plus, at WCCU preapprovals are free so why not take advantage. Make an appointment with any of our mortgage officers at **920.233.9096** to obtain a quality preapproval today.



## 25 Days of Giving Contest

### *Join the Conversation and WIN!*

Each week from November 22 to December 16 we're giving away a **WCCU \$100 gift card**. "Like Us" on Facebook for details on how to win by sharing your holiday ideas. Everyone who joins the conversation is entered to win.

Win great gifts, check it out at [facebook.com/winnebagocu](https://www.facebook.com/winnebagocu)



# Medicare: What You Need to Know

Medicare is a health insurance program for:

- **People age 65 or older**
- **People under age 65 with certain disabilities**
- **People of all ages with End-Stage Renal Disease**  
(*permanent kidney failure requiring dialysis or a kidney transplant*)

## Medicare has:

**Part A Hospital Insurance** - Most people don't pay a premium for Part A because they or a spouse already paid for it through their payroll taxes while working. Medicare Part A (Hospital Insurance) helps cover inpatient care in hospitals, including critical access hospitals, and skilled nursing facilities (not custodial or long-term care). It also helps cover hospice care and some home health care. Beneficiaries must meet certain conditions to get these benefits.

**Part B Medical Insurance** - Most people pay a monthly premium for Part B. Medicare Part B (Medical Insurance) helps cover doctors' services and outpatient care. It also covers some other medical services that Part A doesn't cover, such as some of the services of physical and occupational therapists, and some home health care. Part B helps pay for these covered services and supplies when they are medically necessary.

**Prescription Drug Coverage** - Most people will pay a monthly premium for this coverage. In January 1, 2006, Medicare prescription drug coverage became available to everyone with Medicare. This coverage is to help you lower prescription drug costs and help protect against higher costs in the future. Medicare Prescription Drug Coverage is insurance. Private companies provide the coverage. Beneficiaries choose the drug plan and pay a monthly premium. Like other insurance, if a beneficiary decides not to enroll in a drug plan when they are first eligible, they may pay a penalty if they choose to join later.

Now is the time to take a closer look! Let the experts at **All In Financial** assist you call **920.527.0292**, email **medicareaces@gmail.com** to set up an appointment today!

This information comes from [www.cms.gov](http://www.cms.gov)

## Holiday Hours

### Thanksgiving Day

Thursday, November 25 – **Closed**

### Christmas Eve

Friday, December 24 – **Open 9am - 1pm**

### Christmas Day

Saturday, December 25 – **Closed**

### New Year's Eve

Friday, December 31 – **Open 9am - 1pm**

### New Year's Day

Saturday, January 1 – **Closed**



# Transition

Fall is officially here, but we sure enjoyed summer and all that it had to offer including sponsorship of a Little League team in Neenah and providing free kid's helmets during Future Neenah's Children's Out to Lunch Concert in Shattuck Park. More recently, member, Paul Mort won a \$50 gift card for using his WCCU VISA debit card this summer during the See the Sights Rewards Sweepstakes. You could win \$500 by simply using your debit card during the Fall Festival Rewards now through December 31!



## 68th Annual Meeting

WCCU's annual meeting is scheduled for **Thursday, March 3, 2022**, however, it is to be determined if the meeting will be in-person at Elks Club in Oshkosh or if it will be conducted using video technology.

## Here it Comes...

2022 calendars for the new year are now available in the lobby and drive-thru window, please request which type: **Spiral Wall** or **Small Stick-On**.





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Oshkosh, WI 54904

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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.



**Statistics: 10.1.21**  
Members: 8,272 | Loans: \$110 Million | Assets: \$157 Million

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## Scrooge-worthy Scams This Holiday

As you put together lists of gifts and purchases for the upcoming holidays, it can be easy to let your guard down. We want to ensure you know the latest fraud and scams targeting shoppers like you during this holiday season.

**E-skimming:** Scammers exploit weak links on an e-commerce platform. In many cases, you can be re-directed to a malicious domain where the skimming code can capture your information from the checkout page. The skimming code would capture your information and send it to a remote server where the data is collected by the criminals behind the scene. The member's credit card data can either be sold or used to make fraudulent purchases from that point going forward.

**Social Media Scams:** Online shopping scams often involve the use of social media platforms to set up fake, online stores. By using social media to advertise the fake website; fraudsters take the member's payment, but your member will never see the goods.

**Porch Pirates:** Especially near the holidays, criminals steal packages from the doorstep/porch of unsuspecting homes, apartments, businesses, etc.

**Buy Online/Curbside Pick-up:** One of the newest avenues for 'friendly-fraud', where you may state you didn't receive an item and want a refund. Curbside pick-up is also another option for fraudsters to intercept your purchase.

**Shipment Update Scams:** Fraudsters send a fake email notifying you of a delivery failure or the request for updated shipping information. The email looks like it's coming from the original sender, but it contains a link with malware.

**Donation and Fake Charities:** People love giving back this time of year and scammers know this. Donation scams often try to replicate a charity website convincing you to donate money – which goes right to the criminal.

**Gift Card Scams:** Purchase gift cards only from trusted sources.

Here are some tips to help prevent a holiday of misuse and misery. Sign-up for transaction alerts to monitor for unauthorized transactions, visit WinCU.org then debit or credit card to sign-up for message alerts today. Ensure home computers, laptops, and mobile devices are protected with antivirus, anti-spyware, and a firewall. Pay attention to emails, links, and websites. **Think before you click!** Don't open attachments with special offers. It's a classic scam. Avoid entering card information on web forms (could be malware installed). Use your stored payment information when possible such as Amazon pay or PayPal. Use well-known websites for online purchasing. Go directly to the website rather than through social media website advertisements. Review and monitor your accounts daily and report any discrepancies immediately. Stay safe this holiday season, when purchasing online gifts take the time to stop and think before submitting payment. And most of all, enjoy being with loved ones once again.

CUNA Mutual Group, Risk Alert

**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)