

# \$olutions

Summer 2019

## New Witzel Branch Manager Enjoys Helping Members

Grabner brings financial experience and knowledge

When Cheryl Grabner became Branch Manager of our Witzel Avenue branch in April, she was eager to take on the new role saying, "I love helping members save money and learn to manage their budget. What I enjoy most about working at a credit union is assisting members in making their dreams come true, whether purchasing a home, vehicle or refinancing. Taking out a loan is the perfect time for me to review all their borrowing habits and look for ways to save them money. Helping members is what my job is all about. It makes me feel good at the end of the day."



Cheryl Grabner

Coming to us with long-standing financial experience, Cheryl has helped members save thousands of dollars in interest by restructuring their debt. Her experience ranges from opening accounts, CDs, IRAs, and every aspect of lending. Her greatest strength is her compassion towards members and truly wanting to make their dreams come true.

Winnebago Community EVP-Services, Mike Krohn, sees Cheryl's new role as important for the credit union, "Having Cheryl's vast financial experience has made for a smooth transition. We are looking forward to continuing our high standard of service at our Witzel Avenue branch for a long time to come."

If you are looking to make home improvements or purchase a new home, vehicle, boat, ATV, camper, or simply refinance your existing loan, give Cheryl a call at **920.651.3078** to get started today.

## Dreaming of New Adventures this Summer?

Yes, dreams are scalable! Whether yours is as large as a house on Lake Winnebago, a trip in your own RV, or kayaking down the Fox River, we'll help fit your budget with finance options that work for you. It's time for a new journey, so let us help get you there; see us for loans on any of the following:

- **Mortgages- Cottages, Waterfront Property, Retirement home on the lake**
- **Boats**
- **Motorcycles**
- **All-terrain Vehicles**
- **RVs and Campers**
- **OR You decide with a Home Equity Line of Credit**

### Recreational Loans

As low as

**3.49%** APR\*

**LOCKED IN for 3 YEARS**

\*APR = Annual Percentage Rate; available for up to 36 month terms on 2013 or newer vehicles. All loans subject to approval. Rates subject to change. Payment example: 36 monthly payments of \$29.30 per \$1,000 borrowed. Does not include tax, title, licensing fees. Proof of Insurance is required. Rate based on creditworthiness. Some restrictions apply. Other rates and terms available.



**Statistics: 4.30.19**

Members: 7,863 | Loans: \$93 Million | Assets: \$113.6 Million



# A Grand Slam Night Out

## Picnic and a Timber Rattler game in one night

Discount tickets are only \$7 each (regularly \$24) including dinner and the game.

**Wednesday, August 21st, 2019**

**Party Menu**

For only \$14 receive two game tickets and two dinner tickets!

Hamburgers / Brats / Hot Dogs  
 Potato Chips / Baked Beans  
 Pasta Salad / Cookies  
 Two Beverages (Soda / Water / Beer)

- **Tailgate & Dinner:** 5:30 –7:00 pm
- **Game Time:** 7:05 pm

*Reserve your spot today, tickets are limited!* (Limit four tickets per family)

## Teaching Moments with Money

Parents and grandparents, one of the best things you can do for your children is to teach them about money, budgeting and savings. As with many other things in life, kids learn by watching what we do or picking up on what we teach them.

Start them off on the right foot with a bank account as soon as you get their social security number; this is usually a month or two after they are born. In fact, WCCU will make the opening deposit of \$5 for each new youth account. Plus, the child receives a WCCU Piggy Bank to teach them how fun it is to collect coins. Then, you can show your little one how to deposit the piggy bank's coins and earn stamps in their very own deposit book. Once they have filled their book, they earn \$5 and you can repeat this up to twice a year. Another exciting annual event to encourage your child to visit WCCU is to go "fishing" on their birthday to "catch" up to five or more dollars. Once kids are school age, they can bring in their report cards with a "top" grade for another \$5, once a semester, twice a year. Having a healthy relationship with banking at a financial institution like WCCU makes it even more fun. If they can grow up having fond memories of going to the local credit union, they are more likely to continue, as they get older.

In the end, it is important to have regular conversations about money and budgeting as your child continues to get older. Finances are one of those things many people tend to avoid or don't feel comfortable talking about. Don't let this be you. Start your kids off on the right foot by opening a youth account early, make saving and budgeting part of everyday life together, and make it fun!

For more details or to open a new youth account visit one of Winnebago Community Credit Union's three branches in Oshkosh or Neenah, call **920.233.9096** or visit <https://www.wincu.org/deposits/wccu-kids> for the WCCU Kids program.



A few of the WCCU's cute kiddos who cashed in their Piggy Banks to earn an extra \$10 from WCCU during National Credit Union Youth month in April. Thanks to all of the parents, grandparents and family members who brought them in!



**Elliott and Charlotte Splivy**



**Jobedlah Liebhauser**



**Skye Spiegelberg**

### Pollock Pool Special Event Sponsor

At WCCU we strive to carry out our mission of *Helping Make Your Dreams Come True* and improving the lives of area community members. Pollock Community Water Park provides a safe environment for area families to enjoy physical activities. Getting kids away from and off screens like TVs, phones and tablets in summer months can be a challenge. But with exciting events like Pollock's Beach Party on June 7th, Grand Slam Opener on June 13th, Family Pirate Party on June 27th, Christmas in July on July 11th, Shark Week Shakedown on July 25th, or Annual Duck Days August 8th, family time outdoors is truly a treat. We are proud to make these special events possible.





## Members Gather for Annual Meeting

Our 65th Annual Meeting was held March 7th at the Oshkosh Elks Club. Chairman Tom Geske informed members their credit union had another good year in 2018. Loans grew by \$7.2 million to \$92,856,000 and member equity, used to protect the credit union, rose to over \$12 million. Credit union membership is now over 7,700. Members also elected Incumbent board members Karen Koelbl and Ralph Neilsen to another three-year volunteer term. The night ended with over 120 members enjoying a family style dinner.

*Our 66th Annual Meeting will be held Thursday, March 5th, 2020 at 6 pm.*

## Scholarship Winner

The 2019 Jean Kolodzik Memorial Scholarship recipient is recent Lourdes Academy graduate Jack Dolan. This \$1,500 scholarship is awarded annually to a WCCU member graduating from an area high school. Jack will be pursuing business and education at UW-Oshkosh. **Congratulations Jack and best of luck in school!**

## Winter and Spring Debit Card Promotion Winner

Congratulations to Joseph Friday, WCCU member, and winner of the debit card Relaxation Rewards \$50 WCCU gift card give-a-way. Did you know every time you use your WCCU VISA® Debit Card to make purchases from April 1 through June 30 you are automatically entered for a chance to win a \$50 Home Depot card? So keep calm and swipe away!



## Supporting the Community

WCCU is proud to give back to the communities we serve through service and commitment to our members. So when long-standing member, Ralph Potratz started pulling his prized John Deere tractor years ago he didn't know it would turn into a family affair much less a passion. Today, Ralph and his four daughters not only enjoy a team Potratz win from time to time, but the memories they share. Another way WCCU makes dreams come true!



## Go Paperless

Get rid of all the extra paper in your filing cabinet and sign up for eStatements, eNotices and eReceipts today. With eStatements each month you'll receive an electronic version of your paper statements. Once you enroll in the Online Branch, you will automatically receive eStatements. If you wish to change this feature, you can do that within the Online Branch. Simply click on the "Statements" tab at the top. We will notify you by email that your statement is available at the beginning of each month. Statements are on a secure server utilizing high level encryption. All your statements are available online for 24 months. eNotices are alerts which can be set up in the Online branch under the Alerts tab, and to receive eReceipts simply ask a teller at the time of transaction.

## Skip a Pay for Credit Card Holders

Need a vacay this summer but your budget has the blues? WCCU VISA Platinum® Credit Card holders have the option to skip a monthly payment! Check your July credit card statement to see if you qualify. Interest will still accrue, but no minimum payment will be due.



## Email Message Alerts

Keeping your account safe and secure is our highest priority. With WCCU's VISA® Debit Card and VISA Platinum® Credit Card, you can receive email message alert notifications. Enroll by setting up a profile for each card type, visit [WinCU.org](http://WinCU.org) or call **920.233.9096** to ask how. Text alerts are coming soon!



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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.



## Important Dates

**July 4:** Branches Closed for Independence Day

**August 21:** WCCU Timber Rattlers Baseball Game

**September 2:** Branches Closed for Labor Day

**October 14-19:** Shred Week

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## Is Free, REALLY Free?

Have you ever been tempted to try something for free? No strings attached, why not?

Trying before you buy might seem harmless enough in the beginning. But what starts as a free trial, or for a very low cost, might end up costing you large amounts of money.

Some companies use these free trials to sign you up for additional products, sometimes lots of products, which can cost you loads of money as they bill you every month until you cancel. The Federal Trade Commission, the nation's consumer protection agency, wants you to be aware of these offers and fully understand the potential impact it could have to your bottom line.

***The "free sample trial" might come with a small shipping and handling fee. You think you're only paying a few dollars, but you're really giving over your credit card information, resulting in much higher charges after the trial.***

### AVOID THE TRAPS

Here are a few things to consider before pulling the trigger:

- **Do research on the company.** Read online reviews to find out what other people have said about their free trials and their service. Complaints from other customers can clue you in to "catches" which come with the sample.
- **Look for the offer's terms and conditions.** That includes offers online, TV, radio, or in the newspaper. DON'T sign-up if you can't find them or can't understand exactly what you're agreeing to.
- **Find out who's behind the offer.** Just because you purchased something online from one company doesn't mean the pop-up or offer isn't from another company.
- **Be on alert for pre-checked boxes.** Look for already-checked boxes if you are signing-up online. These checkmarks could provide the company the go-ahead to continue the offer past the free trial or sign you up for more products — but this time you have to pay.
- **Watch the calendar.** Your free trial probably has a time limit. Once it passes without you telling the company to cancel your "order," you may be responsible for more products.
- **Know how you can cancel future shipments or services beforehand.** If you don't want them, do you have to pay? Do you have to pay to ship them back? Do you have a limited time to respond?
- **Read your credit and debit card statements.** You don't want to overlook the final costs and be surprised when the charge is issued. Plus, you'll want to know right way if you've been charged for something you didn't order.

*If you see charges you didn't agree to, contact the company to address the situation and cancel future shipments.*

**Have a Complaint?** If you have been wrongly charged for a free trial offer, report it to the FTC. You can contact the Better Business Bureau or file a complaint with a local consumer protection agency.