

\$olutions

Fall 2023

savvymoney®

Now Live! Credit Score & More.

Staying on top of your credit has never been easier.

Access your credit score, full credit report, credit monitoring, financial tips, and education. All of this without impacting your credit score.

You can do this ANYTIME and ANYWHERE and for FREE.



Benefits of Credit Score

- Daily Access to your Credit Score
- Real-Time Credit Monitoring Alerts
- Credit Score Simulator
- Personalized Credit Report
- Special Credit Offers
- And More!

It is easy to get started.

You will log into mobile or online banking to use this FREE service and enroll.



Looking for a Little Extra Dough This Holiday?

WinCU is here to help with a Holiday Loan.

The 11.99% APR Holiday Loan from Winnebago Community Credit Union is the perfect recipe for a joy-filled holiday season. With the rising cost of essentials like Christmas cookies, holiday meals, and gifts for your loved ones, it can be challenging to stick to your budget. Take advantage of this sweet deal to add extra sprinkles, which your family and friends will not forget this holiday season.

Don't wait until the last minute to start your holiday shopping and baking traditions. Call us at **920.233.9096** or visit **WinCU.org** and get the funds you need to make this holiday season filled with unforgettable memories.

*APR = Annual Percentage Rate. Rate subject to change and credit approval. Payment example: A \$1,000 loan with 1-year amortization at 11.99% APR results in 12 payments of \$88.84. Some restrictions may apply.



HOLIDAY CASH LOAN

- **Great rate of 11.99% APR** | Less expensive than your credit card
- **12-month loan payback** | No lingering balances or finance charges
- **Loans from \$500 to \$2,000** | Provides assistance big and small
- **Quick and Simple** | Call us to get started; you'll be shopping in no time

25 Days of Giving Contest

Join the conversation and WIN!

Each week from **November 18 to December 12** we're giving away a little extra "dough" to help create a recipe for a memorable holiday season. "Like Us" on Facebook and share on the Holiday post "your favorite holiday baking tradition." Everyone who joins the conversation is entered to win.



Win great gifts from WinCU!

Check it out at facebook.com/winnebago

Or scan the QR Code!



Another Way to Give Back this Holiday

Donating toys to children in need during the holiday season is a wonderful way to give back to your community and spread happiness. You can make a positive impact on the lives of local children by contributing toys at any of our branches until **December 8**. Your thoughtful donation will bring joy to children in your area and brighten up their holidays.



Use Your Debit Card and Let the Fun Begin!

Venture out to sea! Use your Winnebago Community Credit Union VISA debit card to pay for all your daily essentials through **December 31**. You'll be automatically entered for a chance to win in the Under the Sea Rewards promotion. Paying with your debit card is safe and helps you stay on budget. Plus, you could be on your way to winning great prizes!

- **Grand Prize: \$500.00 SHAZAM gift card**
- **Eight Monthly Winners: \$50 SHAZAM gift card**

The more you use your debit card, the more chances you'll have to win! Just ask WinCU member, **Troy Leichtfuss**, winner of the Dare to Explore debit card promotion.

Don't have a debit card? Stop in and apply today!

No purchase is necessary to enter to win. A purchase will not increase your chances of winning. Void where prohibited. Promotion period is between October 1, 2023 and December 31, 2023. Visit <https://www.shazam.net/services/marketing/sdr-rules/> for official rules and complete contest details.



Troy Leichtfuss



Community Day

Did you know the main reason teenage girls miss school is because of a lack of feminine hygiene products?

To help address this issue in our area, WinCU joined efforts with the Women's Fund of Oshkosh and 4Imprint to raise funds for materials needs. Together, 3,000 toiletry bags were provided to Jake's Network of Hope's Gotcha Girl program for Winnbago County schools. The bags are filled with supplies and distributed to students in middle and high schools.

On October 9th, after a morning of training during the annual All Staff Meeting, the entire WinCU took a tour of Jake's Network of Hope, Neenah. Then, they came together in small teams to fill the bags with hygiene products which were also donated by area credit unions including WinCU.



When You Least Expect It, Fraud Can Happen to You

At **WinCU** we have tips and resources to empower you in the fight against fraud. And the more you understand about fraud, the better prepared you are to help us fight fraud and keep your financial accounts safe. We recommend the following tips:

- Never provide or confirm personal information such as card numbers, social security numbers, information on the card or your PIN unless you know who you're dealing with or initiated the contact.
- Use and update firewall software to protect your computer information.
- Password protect your financial accounts with a strong password.
- Store sensitive documents in a secure place or shred them.



Keep your eyes open for fraud | It's important to monitor your financial information and keep your eyes open for fraud. These simple steps can make a big difference in the security of your financial information.

You're entitled to one free credit report a year. Use your credit report to monitor your identification, track unfamiliar accounts or charges, and watch for suspicious activity.

Watch your bank account and monthly statements closely and know your billing cycles.

Be vigilant at ATMs. If something seems suspicious contact your financial institution.

- Cover the PIN-pad with your hand while entering a PIN.
- Watch for shoulder surfing — a camera positioned to obtain your card number.
- Use familiar ATMs in well-lit areas.
- Look for skimmers placed over the ATM card slot.



Necessary steps to take if you detect fraud | If you suspect fraud, contact Winnebago Community Credit Union.

Then, follow these steps to get your life back on track:

- 1. Place a fraud alert on your credit reports.**
 - a. When you place an alert on your credit, this will prevent any other accounts from being opened.
 - b. You can request a report to see if any charges seem suspicious.
- 2. Close the accounts you think could be affected.**
 - a. Follow-up in writing with copies of any supporting documents.
 - b. Ask us for the correct paperwork to dispute existing debits on your accounts, or any newly opened accounts.
- 3. File a complaint with the Federal Trade Commission (FTC) at 877.438.4338 or ftc.gov/idtheft**
 - a. When you file with the FTC, you're providing information to help law enforcement officials track down thieves.
 - b. Print your ID theft affidavit from the FTC and take it to the local police.
- 4. File a report with the local police.**
 - a. Filing a police report, along with a complaint to the FTC, can add safeguards to ensure your identity can be protected and restored.

Important Numbers and Websites:

SHAZAM

Lost or Stolen Card: 800.383.8000
SHAZAM Fraud: 866.508.2693
shazam.net

U.S. Foreign Travel Information

888.407.4747
travel.state.gov

Federal Trade Commission

877.438.4338
ftc.gov/idtheft

Annual Credit Report

877.322.8228
annualcreditreport.com

CREDIT BUREAUS

Equifax

Place an Alert: 800.525.6285
800.685.1111
equifax.com

Experian

888.397.3742
experian.com

Trans Union

800.916.8800
transunion.com

70th Annual Meeting

The 70th annual meeting of Winnebago Community Credit Union has been scheduled for **Thursday, March 7, 2024**, at a new location at La Sure's Hall. The hall is located at 3125 S Washburn Street in Oshkosh, Wisconsin, and the meeting is scheduled to start at 6 pm. This is an important event for the credit union's members, as it provides an opportunity to review the credit union's financial performance and to discuss its plans.





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275981174

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WinCU.org

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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.



Statistics: 10.1.23
Members: 8,473 | Loans: \$127.3 Million | Assets: \$151 Million

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Flip to the Next Month!

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.

Winnebago Community Credit Union **Visa Platinum**

REDESIGN
YOUR FINANCIAL
Future

Get inspired to build your dreams with our low balance transfer rate.

3.99% APR
FOR 13 MONTHS

When you transfer an existing balance to our credit union credit card between October 1, 2023 and November 30, 2023.

Ask us about this special rate offer today!

Balance transfers completed 10/1/2023 through 11/30/2023 will receive 3.99% APRP for 13 months from date of transfer. 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

- NO Annual Fee**
- NO Minimum Finance Charges**
- Fraud Protection Against Unauthorized Usage**
- Introductory 3.99% APR for 13 Months on Balance Transfers**

Holiday Hours

- THURSDAY, NOVEMBER 23** – Branches Closed for Thanksgiving
- MONDAY, DECEMBER 25** – Branches Closed for Christmas
- MONDAY, JANUARY 1** – Branches Closed for New Year's Day

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)