

\$olutions

Summer 2023



When fraudsters struck, Brella was the saving grace.

According to a study by Pindrop, financial fraud increased by more than 70% last year. In today's fast-paced world, debit cards are a must for paying when on the go. Another must is keeping your card safe from fraudsters. The Brella® app can help you do just that. Here's just one example of how this free app is protecting cardholders everywhere.

A cardholder with the Brella app received a fraud alert about his personal checking account. Thanks to the Brella alert, he was able to quickly log in to the app and turn his card off. After that first alert, the next two fraudulent attempts were declined saving him time and frustration.

Later, another cardholder from the same financial institution received a fraud alert from Brella about her card, prompting the financial to check on all their cardholders' cards.

It's a good thing they did as a wave of fraud attempts on their cardholders' debit cards was starting, and coming on strong.

Fortunately, thanks to Brella and the quick action by the financial, cardholder losses were minimized. And, what would have been a large headache was reduced to a brief inconvenience.

Brella is a free mobile app that helps protect you from fraud by sending alerts when your card is used so you can quickly detect unauthorized activity. You choose which alerts to receive and when. Alerts include:

- Purchases exceeding thresholds you set.
- Purchases made via the internet or over the phone.
- Suspicious or high-risk purchases.

If you receive an alert, you can quickly take action to prevent fraud. With Brella, you can also:

- Check your account balance without logging in with the Quick Balance feature.
- Turn your debit card off or on. This is great if you misplace your card!
- Find nearby ATMs.
- Submit travel notices.
- Log in with just your fingerprint.

The bottom line is Brella is saving people money and providing peace of mind. Use the Brella app along with WinCU Mobile Banking app for increased protection against fraud. **Start by scanning the QR code to download the app today!**



Make a Move!

Transfer your high interest credit card balances over to a low monthly **3.99% APR** for 13 months and enjoy the extra freedom on your wallet this summer.



**Blaze a trail to financial freedom
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 June 1, 2023 and August 31, 2023.

Ask us about this special rate offer today!

Balance transfers completed 6/1/2023 through 8/31/2023 will receive 3.99% APR* 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

Hit a Home Run

with Timber Rattler Tickets!

Discount tickets are only \$7 each (regularly \$24) and include dinner and the game. Tickets can only be purchased in person at a WinCU branch. Sorry, phone requests are not available for this event.

Tuesday, August 22, 2023

- Tailgate & Dinner: 5:00 - 6:40 pm
- Game Time: 6:40 pm

Party Menu

You'll enjoy a picnic-style dinner with your choice of hamburger, brat, or hot dog. Each meal also comes with potato chips, baked beans, pasta salad, cookie, and two beverages (soda, water or beer).

Reserve your spot today; tickets are limited!

(Limit four tickets per family)

Bonus, it's a "Bang For Your Buck" night!
Cher-Make hot dogs, 16 oz. soda and 16 oz. domestic beer for \$2.



Make a Splash at the Summer Oasis:

Poolside Fun and Fresh Produce at the Farmers Market

Pollock Community Water Park is set to open its gates on June 7th! With exciting events like Military Mondays, Aqua Fiesta on June 15th, Disco Daze on June 29th, Pirate Ship Shake-up on July 13th, Annual Duck Days on July 27th, Jungle Party on August 3rd, and Season Pass Appreciation Night on August 12th. The weeklong Kid's Camps are back with activity themes of Under the Sea, Fun in the Sun and Go for the Gold.

We are the official sponsor of the Kid's Day at the Market this year! Swing by Shattuck Park downtown Neenah for some bounce house fun on June 17th; October 15th is Trick 'r Treat at the Market and warm up at the WinCU marshmallow roasting station at A Very Neenah Christmas on December 1st.

Making connections through the communities we serve is another way we give back through our [Here to Help](#) initiative.



WinCU Annual Meeting

Our 69th Annual Meeting was held on March 4th at the Oshkosh Elk's Club. Chairperson Tom Geske reported loans grew by \$11.2 million to \$123 million and assets remained at \$156 million. Credit union membership is now over 8,300. Members also elected incumbent board members Melissa Hoodie, Kimberly Schug and John Sheehan to another three-year volunteer term.

Mark your calendars for the **70th Annual Meeting** which will be held at **LaSure's Hall, Oshkosh** on **Thursday, March 7th, 2024**, at 6 pm.

Building Future Players: Supporting Youth Baseball

WinCU is an official sponsor of the Oshkosh YMCA and Neenah youth baseball this summer. The YMCA and Neenah Baseball provide baseball opportunities for youth girls and boys throughout the spring. Financial contributions from sponsorship are used to pay for the baseball-related expenses including the purchase of uniforms, equipment, and umpire fees.



Carter Cummings



Introducing a new way to pay:

Mobile Wallet

More ways to pay with your phone

WinCU recognizes the need to make quick, convenient purchases using your phone. Each wallet has its own unique security features and provides you with flexibility on how you choose to pay.

We now offer the following types of digital payments:

- Google Pay™
- Apple Pay®
- Samsung Pay®

Helping Make Your Dreams Come True!

Welcome to the WinCU Board

Valinda Applebee, who currently works at Evergreen Retirement Community and Nolte's Service & 24 Hour Towing, finds accounting incredibly fulfilling due to her passion for working with numbers and people. Recently, she was appointed to a position on the Winnebago Community Credit Union board. In her free time, she enjoys spending time with her children and grand fur babies, which include seven dogs, five cats, and two birds. As a long-time member of WinCU, Valinda is excited about the opportunity to contribute to the organization by serving as a board member.



Valinda Applebee

Scholarship Winner

We would like to extend our warmest congratulations to Gabriella Kempf, the 2023 Jean Kolodzik Memorial Scholarship recipient. A recent Oshkosh North High School graduate, Gabriella is a WinCU member and was awarded the \$1,500 scholarship for her outstanding achievements. She will be attending the University of Wisconsin River Falls this fall, and we wish her all the best in her future endeavors!



Gabriella Kempf



Only \$37.35

Discount Tickets on Sale

Adults	Kids 3-12	30% Off!
\$12.75	\$9.75	

Available in branches. Tickets do not include parking.



Springtime Festival Rewards

Congratulations to member Austin Jennerman, winner of the Cozy Up Rewards debit card promotion. He received a \$50 WinCU gift card.



Shazam Winner
Austin Jennerman

Let the festivities begin! Each time you use your debit card for a PIN- or signature-based purchase, now through June 30, 2023 you'll automatically be entered for a chance to win great prizes in the Springtime Festival Rewards promotion.

Round up your friends, gather the food and put on your favorite tunes. During the Springtime Festival Rewards promotion, when you use your WinCU VISA debit card, shopping and checkout is fast and easy. Every purchase earns you another chance to win!

The more you use your debit card, the more chances you'll have to win! 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 April 1, 2023 and June 30, 2023. Visit <https://www.shazam.net/services/marketing/sdr-rules/> for official rules and complete contest details.



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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
Walk Up - Winnebago Cty. Admin. Bldg.



Statistics: **5.31.23**
Members: 8,434 | Loans: \$126.5 Million | Assets: \$151.8 Million

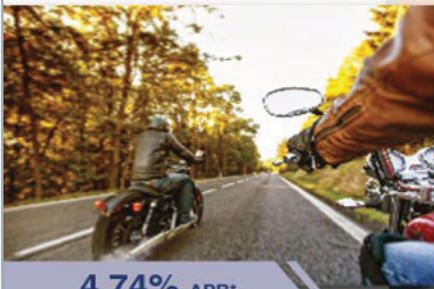
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Saturday SUMMER Hours

BEGINNING JULY 8TH, THE DRIVE THRU AT THE SNELL LOCATION WILL BE CLOSED. Saturday hours at Witzel and Neenah branches will remain the same for the lobby and drive thru, 9 am to 12 pm. ATMs, online and mobile banking, mobile deposit, debit and credit cards, Teller24 920.233.8118, and night drop boxes are available for your convenience.

Let the *adventure* take you *further*



4.74% APR*
AUTO LOANS



BOAT LOANS
4.99% APR*

*APR=Annual Percentage Rate. Rate determined by your creditworthiness, age of the vehicle and term of loan. Lowest APR available is 4.74% for a 3 yr term on vehicles 2019 or newer. Highest rate is 17.95%. Rates subject to change.

Important Dates & Reminders

- **MONDAY, JUNE 19** – Branches Closed for Juneteenth National Independence Day
- **TUESDAY, JULY 4** – Branches Closed for Independence Day
- **TUESDAY, AUGUST 22** – WinCU Timber Rattlers Baseball Game
- **MONDAY, SEPTEMBER 4** – Branches Closed for Labor Day
- **MONDAY, OCTOBER 9** – Branches Closed or Columbus Day All Staff Training

Snowbirds, don't forget to update your address when venturing to and from Wisconsin.