

\$olutions

Fall 2018

Family Finds New Home and WCCU

Almost two years ago members Candy and David Stadler found themselves shopping for a new financial institution. Candy says, "Our bank was bought, changed names and our personal accounts were affected. We were not happy and decided to shop around ending up at WCCU."

About a year later while at our Witzel branch, Candy mentioned to teller supervisor Shelley Fairbanks they were buying a new home. Shelley remembers, "Our mission is helping make members' dreams come true, and we look for opportunities to assist members. So I told Candy about our low-rates and closing costs and asked if she would like to speak to a mortgage lender about financing." Candy said sure and the process began.

The Stadler's worked with mortgage lender Patty Felker and Candy said, "Working with Patty was great, she walked us through everything, was efficient, and very considerate of our busy schedules. We are exceptionally pleased with being members of WCCU!"

A few months after the Stadler's moved into their new home, Patty had visitors in her office. Their two youngest kids (Kira and Drew) stepped in and said, "We just want to thank you for helping us get our new home!" Behind them in the lobby was David waving and Patty realized who they were. Afterwards she remembered thinking, "That's what I love about my job."

Next time a teller asks questions about your financial matters, keep in mind they are just checking to see if we can help make your dreams come true!



The Stadler's: David, Candy, and their three children Jaelyn (standing), Kira and Drew.



Patty Felker
Mortgage Lender

Happy Holiday Contest is back!

Join the conversation and WIN!

From November 26 to December 21, we're giving away **\$50 gift cards** and **OZOBOT programmable toy robots** to lucky WCCU Moms and Kids! Just like us on Facebook for more details on how to win by sharing your holiday ideas. Everyone who joins the conversation is entered to win.

Participate to win great gifts this holiday season!

WIN
ME!



ozobot



Statistics: 9.30.18

Members: 7,722 | Loans: \$93.0 Million | Assets: \$106.4 Million

Looking to buy a home?

Get pre-qualified now.

The amount of people looking to buy homes in Oshkosh and the Fox Valley exceeds the amount of homes on the market. When that happens, purchasing a home becomes competitive and buyers need to give themselves a competitive advantage. One advantage is called a pre-qualification. Here's why it's important:

- Purchase offers hold more weight if sellers know you're pre-qualified to buy their home.
- You'll address any hurdles in your credit history early in the home buying process.
- Shop confidently knowing exactly how much home you can afford.
- Get into your dream home faster since much of the lending process is complete.

Our professional mortgage lenders are here to assist you, call us today!

*APR = Annual Percentage Rate and subject to change without notice. Adjustable Rate Mortgage (ARM) is fixed for 5-years followed by a rate determined by WCCU President. After 5 years rate can change twice a year for remainder of term. If interest rate increases, monthly payment increases. If rate decreases, payment decreases. The most rate can change each adjustment is 1.0%. Rate will not increase more than 6% above initial rate. A \$100,000 loan with no rate change requires 360 payments of \$493 at an interest rate of 4.25%. Actual payment will be higher, does not include taxes or required homeowners insurance.



Borrow \$100,000 for as little as \$493/month

5-year ARM Rates as low as
4.25% APR*

- LOW DOWN PAYMENT OPTIONS
- SERVICED BY YOUR CREDIT UNION

Member News

Snell Branch Update

Remodeling of our Snell branch is complete and we want to thank all members for navigating the construction site for four months this past summer. We have a new lobby, four new offices and an expanded lower level, all to accommodate our growing credit union.



Outside and inside views of the newly remodeled Snell branch. Come see for yourself!

Summertime Fun Contest Winner

Kayla Starks of Oshkosh is the winner of our WCCU Moms Summertime Fun contest. Kayla received a \$500 Wisconsin Dells Gift Card.

Congratulations!



Holiday Hours

Thanksgiving Day: Thursday, November 22 – Closed

Christmas Eve: Monday, December 24 – Open 9am-1pm

Christmas Day: Tuesday, December 25 – Closed

New Year's Eve: Monday, December 31 – Open 9am-1pm

New Year's Day: Tuesday, January 1 – Closed

Presidents' Day: Monday, February 18 – Closed for All-Staff Training Day

Save the DATE: Thursday,
March 7, 2019

65th Annual Meeting – Elks Club – Oshkosh

Holiday Cash Loan reduces holiday stress

Many people reach for their charge card at the start of the holidays to make ends meet. But, there's a better option than high-rate credit cards to cover holiday expenses popping up this season... a **Holiday Cash Loan** from WCCU. Don't let finances put a damper on your gift giving, decorating, parties and travel. **Here's a holiday helper you're sure to enjoy!**



Use your HOLIDAY CASH for:

- ★ GIFT PURCHASES
- ★ HOLIDAY GET-AWAY
- ★ PAYOFF HIGH-RATE CREDIT CARDS
- ★ UNEXPECTED BILLS

A short term HOLIDAY LOAN can help make it *the most wonderful time of the year...*
It's beginning to look a lot like Christmas.
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 \$87.65. Some restrictions may apply.



HOLIDAY CASH LOAN

GREAT RATE OF 8.99% 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; you'll be shopping
in no time!

**MAKE
THE
HOLIDAYS
HAPPY**
give gift cards

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.



P.O. Box 706
Oshkosh, WI 54903

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275981174

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www.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.



New Holiday Fraud Protection

Keeping your account safe and secure is our highest priority, so this holiday season we've added another level of security – **TEXT FRAUD ALERTS** – as part of your debit card protection.

The new program warns you of a potentially fraudulent transaction. This not only prevents fraudulent transactions, but gives you the opportunity to approve a charge that may have been declined in the past. Here are the details:

- If you receive a "fraud text alert," reply Yes or No to confirm or deny the activity.
- If you reply No (fraudulent activity), you'll quickly receive a follow up text with a phone number to call and your card will automatically be blocked to prevent additional fraudulent activity.
- If you reply Yes (legitimate activity), continue to use your debit card.
- If you don't reply, or your phone number is not mobile, you will receive an automated voice call.



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)*

