

\$OLUTIONS

Summer 2012



Winnebago
Community
Credit Union

Introducing Winnebago Community Credit Union's New Online Branch!

WCCU is excited to bring you the New Online Branch! Those of you who use the current online account access will have to sign up through the log in page. Your account information will be the same, but there is an added layer of security so you will need to input some additional information. If you need help, you can click on the Signup Help Document. New features include the ability to change your own password and Login ID, download information to Quicken, place stop payments on checks, view account history, make loan payments, transfer money, set account alerts and more! Please take note that the password criteria includes a minimum of 8 characters including one capital letter, one lower case letter, one number and one special character (! @ # \$ %).

The Online Branch is always open. Sign up today to have easy access to your account 24 hours a day, 7 days a week!

The log in screen will look like this:



Welcome / Sign In

Online Branch Signup Help Document: [CLICK HERE](#)

Returning Members

Current Winnebago Community Credit Union Home Banking Members will need to sign up for our NEW Online Branch! To sign up, click on the "Click Here to enroll now" link under the New Members area.

If you have any issues enrolling or navigating the new site, please call the Credit Union at (920) 233-9096.

Login ID

Login

New Members

If you are an existing Credit Union member, you can enroll today into the Online Branch!

Credit Union

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Home Equity Line of Credit at an incredibly low rate!

1.99%^{APR!*} locked in for 2 years!



Refinance your existing Home Equity Loan!

Purchase a vehicle

Consolidate debt

Low payment of 1% of balance (\$5000 advance = \$50 per month)



*Rate follows prime rate after intro period; currently 3.25% APR. For less than or equal to 80% loan to value, rate equals prime rate. Add 1% to rate for 80.01-90% loan to value.; 2.99% for 2 years, then 1% plus prime. All loans subject to approval; rate based on creditworthiness. No closing costs except if appraisal is required. Rates subject to changes. New HELOCs only with \$5000 minimum line. Some restrictions apply.

Following introductory rate, as low as prime rate 3.25% APR*

2012 Annual Meeting

The Annual Meeting for Winnebago Community Credit Union was held on Thursday, March 8, 2012. A buffet dinner was served and Chairman Tom Geske presented a review of the past year.

Tom Geske and Steve Binder were up for re-election this year. Both were unanimously voted to serve another 3 year term. Two of the Board of Directors retired after graciously serving many years. Sue Ertmer retired after serving 16 years on the board with Winnebago Community Credit Union. Jim Langlois retired after serving 8 years combined service with Members United Credit Union and Winnebago Community Credit Union. Their service was greatly appreciated and we wish them the best!

Next year, the Annual Meeting will be held on Thursday, March 7, 2013. Mark your calendars!

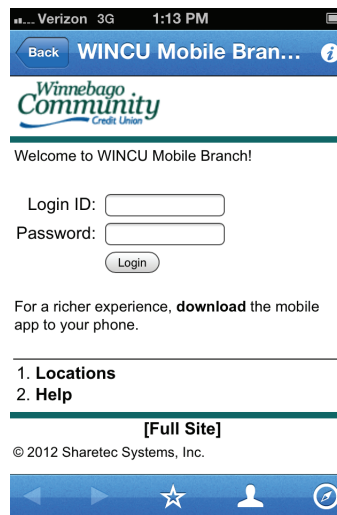
Get the app!



On your mobile device go to <https://mobile.shareteccu.com/wincu> or scan the QR code (below) with your mobile device. Once on the mobile site, the app can be downloaded to your phone. You will be prompted to enter your Login ID and password to login to the mobile branch. If you have an Android, BlackBerry, or iPhone, a link for downloading the APP will appear below the Login button. Click on the link labeled "download" to initiate the APP download.



QR Code



Click here to download the app directly to your phone!



Making Cents

**Do you use your phone for email?
Surfing the web?
Accessing personal and/or
financial information? If so,
read on for some smartphone
safety tips...**

- Only use official app sites, such as those offered by Google and Apple
- Be careful about downloading new apps, even from official sites
- Check the consumer comments that are often listed alongside the app
- Read the app's "permissions" to make sure they won't let it ring up charges or do other things you wouldn't want
- Consider protecting your mobile device with security software from well-known providers
- Don't "root" or "jailbreak" your devices to access apps on third-party sites. Such apps may contain malware and it may prevent your device from receiving important security updates



Congratulations 2012 Graduates!

Winnebago Community Credit Union would like to congratulate all the 2012 high school and college graduates! A special congratulations to Nick Fredrick from Oshkosh North High School, winner of the Jean Kolodzick Memorial Scholarship. Nick will receive \$500 per year for up to 4 years for pursuing a secondary degree. Nick plans to attend Fox Valley Technical College for Auto Collision repair and painting.



Plan to attend an Educational Workshop entitled "Smart Money Solutions That Actually Work In The Current Economy"



Learn the Following Critical Topics:

Stock Market Volatility

The ABC's of Conservative Savings & Investing

Safe Fixed Rate Options We Have Available

IRA Protection & Distribution

Turn Your Retirement Plan Into a Paycheck for Life!

You and a guest are cordially invited to attend a complimentary, informative workshop presented by Brian Finger, Kurt Powers, and Brent Browning. Appetizers are on us!!

Location: The Bar

825 N. Washburn St.

Oshkosh, WI

Tuesday, July 24th, 2011

3:00 pm or 6:00 pm

Credit Union Members and Guests Welcome

Seating is limited

Call today to RSVP: 920-651-3081

Visit our Investment Center if you have any questions. If you are unable to attend, call Brian Finger for your complimentary appointment. 920-651-3081

MEMBER MATTERS

Join us for our Annual Member / Employee Timber Rattler Game on August 22!

Tickets will be available beginning July 18 and must be purchased in person at any branch.

This year we are offering a picnic dinner inside the park. The picnic dinner begins at 5:30 pm, with the game following at 7:05 pm. Tickets are offered as buy one for \$12 / get one free. Limit of 4 tickets per member.



Important Dates

August 22, 2012 - Timber Rattler Game
September 3, 2012 - All Branches will be closed in observance of Labor Day

As of June 30, 2012
Assets: \$76,034,428.32
Loans: \$56,915,344.21
Members: 6,732

Once again, Winnebago Community Credit Union was ranked #1 in the nation out of 823 other credit unions with assets between \$50M - \$100M. Callahan and Associates, a national credit union consulting firm, announced that WCCU is #1 in the nation for Return to Member. What this means is that you get the best overall value on products and services offered by WCCU. We are very proud of this and thank all our members for contributing to our success!



Auto Loans as low as
2.99% APR!*



See a Loan Officer Today!

Telephone
(920) 233-9096

Fax
(920) 426-7266

Teller 24
(920) 233-8118

Website
www.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
PO Box 706
Oshkosh, WI 54903

ATM Locations
Drive Up - Witzel
Drive Up - Snell
Drive Up - Neenah