

\$olutions

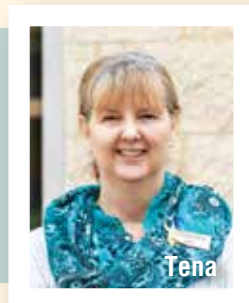
Fall 2020

Caring During COVID-19

If the year could be summed up in one word, it might be uncertainty. In March, it seemed as if the world came crashing to a halt and now continues spinning in different directions. Staying optimistic through challenging times has become a struggle for many, especially when positivity and productivity diminish. By supporting each other and appreciating what we do have like our health, we realize how lucky we are. We wanted to share a letter from one of our long-standing WCCU members Roger and Marvette LaVaque wrote late summer:

My wife and I have been members of Winnebago Community Credit Union for years. We have a loan, savings and checking accounts with you. Tena has been very special in many ways. For example, she looked up a check for us that cleared in 2018. Tena is always smiling, very helpful and kind in many ways. You should be very happy with a valuable employee like Tena. We both would nominate Tena for Employee of the Month.

*Yours Truly,
Roger and Marvette LaVaque*



We completely agree! Tena exemplifies going above and beyond to help WCCU members. We thank her and all of the WCCU staff for their continuous hard work and dedication to providing exceptional member service. We also thank you, our loyal members, for your continued trust and support. Having patience, understanding and appreciating the little things like a smile can change everything.

*Together, we are
getting through this.*



25 Days of Giving Contest

Join the Conversation and WIN!

Each week from November 21 to December 15 we're giving away a WCCU \$100 Gift Card. Just like us on Facebook for details on how to win by sharing your holiday ideas. Everyone who joins the conversation is entered to win.

Win great gifts, check it out at [facebook.com/winnebagocu/](https://www.facebook.com/winnebagocu/)



Statistics: 10.1.20

Members: 8,068 | Loans: \$140 Million | Assets: \$100.2 Million





Holiday Cash Loan... *less stress, sign me up!*

HOLIDAY CASH LOAN

Less expensive than your credit card!

Great rate of
8.99% APR

No lingering balances or finance charges!

12-month loan payback

Provides assistance big and small!

Loans from \$500 to \$2,000

Quick and Simple!

Call us to get started.

You'll be shopping in no time!

Shopping online this year works just fine with a Holiday Cash Loan from WCCU. Instead of reaching for the high-rate credit card this holiday season, choose a better option to cover all your holiday expenses... **a Holiday Cash Loan from WCCU.**

Use your HOLIDAY CASH for:

- Gift purchases
- Holiday travel
- Decorating
- Unexpected bills
- Celebrations
- Payoff high-rate credit cards



Wrap up your holidays

8.99% APR*

HURRY!

Offer ends December 31!



A short term HOLIDAY LOAN can help make this holiday season a little brighter for everyone. **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 \$86.99. Some restrictions may apply.

Mobile Check Deposit

Did you hear? It's here!

You can deposit checks directly into your WCCU account using your smartphone or tablet. Simply download the WCCU mobile banking app to get started.

BUT DON'T FORGET!

On the back of the check, be sure to write **"For WCCU Mobile Deposit Only"** followed by **your signature.***

*Based on approval, daily limits are tiered, limit of three mobile deposits per day. Checks submitted after 4:30 pm Monday-Friday or on holidays, may not be deposited until the following business day. Checks may be placed on hold. Please be aware, while the WCCU mobile banking app is completely free to download, your mobile carrier may assess web access charges.



Purchasing the Home of Your Dreams

It's fair to say this year has come with its share of challenges, don't let purchasing a new home be one of them.

Our team of experienced mortgage lenders will help you get pre-approved and locked into a great LOW rate by:

- Reviewing your credit history
- Determining a down payment
- Preparing you for the expense of a new mortgage payment
- Addressing concerns beforehand, allowing you to shop confidently afterward



Flip the Year PLEASE!

2021 calendars are now available in the drive-thru window. Please request which type you would like:

Spiral Wall or
Small Stick-On.



It's Medicare Season

Now is the time to take a closer look.

Let the experts at All In Financial assist you! Call **920.527.0292** or send an email to **medicareaces@gmail.com** to set up an appointment today!

Offices in Oshkosh and Appleton.

Clean & Safe

Did you notice the drive-thru tubes wrapped in a fabric-like sticker since the beginning of summer? It is called **nanoSeptic**. This is another step we've taken to help keep you protected! The self-cleaning surface is powered by light and utilizes mineral nano-crystals which create a powerful oxidation reaction keeping surfaces clear of organic contaminants. No poisons, heavy metals or chemicals for a healthier environment!

67th Annual Meeting

This year's meeting is scheduled for **Thursday, March 4, 2021**. However, it is to be determined if the meeting will be in-person at the Elks Club in Oshkosh or if it will be conducted using video technology.



Holiday Hours

Thanksgiving Day: Thursday, November 26 – **Closed**

Christmas Eve: Thursday, December 24 – **Open until 1pm**

Christmas Day: Friday, December 25 – **Closed**

New Year's Eve: Thursday, December 31 – **Open until 1pm**

New Year's Day: Friday, January 1 – **Closed**

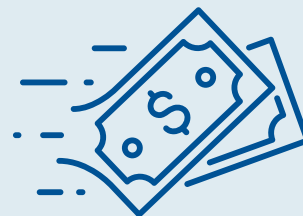


Early Direct Deposit

With Early Direct Deposit your payroll, retirement, Social Security, or other direct deposits will be electronically deposited into your WCCU accounts one day early. * **It's that easy!**

For existing members with direct deposit, you are automatically enrolled into Early Direct Deposit and can now take advantage of all the benefits it offers.

*Subject to employer and/or payer terms and conditions. WCCU may post ACH credit entries one business day earlier than the effective date (if applicable). Exceptions may apply.





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Oshkosh, WI 54901

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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.



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Paperless Banking

Say what? You haven't changed to electronic statements yet? Consider the convenience of paperless banking. There have been advances in online and mobile banking with handy e-Statements at your fingertips. You can review and download your account statements each month, plus you'll have access to statements for 24 months. Rather than waiting for the mail to get your statement, it's available for you to access as soon as it's posted.

Paperless statements reduce the risk of fraudulent and unauthorized transactions. By accessing your information electronically, you'll quickly know if something doesn't look right and can address it immediately. The sooner fraudulent transactions are addressed the less likely those transactions grow into a larger problem.

Making the switch to paperless is easy. Once you enroll in the Online Branch, you'll automatically be eligible for e-Statements. To access your e-Statements, login to Online Branch and click on "Statements" on the top tab. eNotices are alerts that can be set-up in the Online Branch under the Alerts tab. To receive eReceipts request it at the time of transaction.



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)