

# \$olutions

Summer 2020



## Unexpected Surprises

On a whim, member Katie Madlom, decided to take a few vehicles out for a test drive at a local dealership and found the perfect fit for her active lifestyle, but not the perfect loan. The black Jeep was a little above her price range but she decided to pursue financing through the dealer. Knowing she preferred the loan be with Winnebago Community Credit Union for ease with payments, she did a quick search for a loan officer and found Dan Ives, at the Witzel branch. Katie shared, *"the transition through the process was extremely seamless and easy. Almost as if it was no work or hassle at all!"* Another added bonus was the lower interest rate that meant additional savings.

Katie was also concerned how to schedule her monthly auto payments to align with her bi-monthly salary. Dan was able to accommodate the request and in her own words, *"watching the loan automatically shrink every month is one of the best parts."*

Upon their initial meeting, she realized Dan looked familiar but hesitated to say anything. It turns out he was thinking the same thing, at the end of the conversation Dan couldn't resist asking if Katie had a daughter and frequently went to a certain local sub shop where he worked years ago. Both of them quickly realized who the other person was. Dan recalled Katie's daughter, then three years old and her "usual" order. He was surprised to discover she is now 13 and in middle school.

Since meeting, Katie has reached out to Dan with a few financial questions. As a single mom, having someone like Dan to ask financial questions to not only puts her at ease but also provides peace of mind.

**Before you get stressed out at the dealership, give us a call at 920.233.9096. We are here to help!**



## Save Money on Your Auto Loan

***Bi-Weekly Payments for additional Savings.  
Apply Now! Rates as low as 2.99% APR\****

Not only do we offer financing for all vehicles, let us help you with boats, motorcycles, all-terrain vehicles, and campers. Our low rates and convenient, flexible terms make buying easy and affordable. Take the stress out of a new purchase by calculating all the options and apply online!

\*APR= Annual Percentage Rate. Rate determined by your creditworthiness, age of the vehicle and term of the loan. Lowest Annual Percentage Rate available is 2.99% on vehicles 2014 or newer. Rates subject to change.

**Statistics: 5.31.20**  
Members: 8,057 | Loans: \$97 Million | Assets: \$134.8 Million



# Anywhere Access

Now more than ever, we continue to do things to stay safe and keep everyone's health a top priority. The CDC continues to advise that the best way to prevent illness due to COVID-19 is to avoid being exposed to the virus. This is true of all viral infections, including the flu, the common cold, and strep throat. As valued members of Winnebago Community Credit Union, your health and well-being is very important to us! We would like to take this opportunity to remind you of the ways that you can access your accounts and conduct financial business from the comfort of your home. The best part? It's all free! Visit our website for more information on these services.

- **Online Banking:** If you haven't already enrolled, visit [WinCU.org](http://WinCU.org) to do so today!
- **E-statements:** Log in to online banking and visit Statements to enroll in e-statements.
- **Bill Pay:** Pay one-time or recurring bills with ease, this is found under CU Products.
- **Mobile Banking:** Fast, secure service for members enrolled in online banking, simply download the app on a smart device.
- **Online Applications:** Easily apply for new accounts, loans, mortgages and credit cards.
- **Loans by Phone:** Call 920.233.9096 to get started with the loan process. Many additional services can be completed by phone.

Any time that you are feeling unwell, we encourage you to remain at home, take care of yourself, and seek medical assistance as needed. For more information on ways to prevent the spread of illness, please visit [cdc.gov](http://cdc.gov). Any updates or necessary modifications to our standard operating procedures will be posted at [WinCU.org](http://WinCU.org).



## Pillars of Hope

If you drove by any of the branches in April or May, you may have noticed the signs displaying rainbows with the message of hope and a heart in support of the communities we serve. Hearts and rainbows with positive messages were on windows. The drive-thru transformed with splashes of color that were spotlighted on the Facebook Happy Heart Hunt and Positively Oshkosh pages. WCCU also connected with Park View Health Care through signs of support and WCCU staff wrote over 150 cards with uplifting messages which were distributed to the residents. Funds were also provided to several community COVID-19 relief efforts supporting both food pantries and healthcare needs.

Thank you to the thousands of local heroes keeping our community up and running. Here's to the healthcare workers, first responders, police, corrections staff, sanitation employees, clerks and cashiers, tellers, teachers, farmers, delivery drivers, warehouse workers, researchers, and everyone who continues to step up to the challenge.



**All In Financial & Medicare Aces LLC**

## Medicare 101 Webinar

Shelly Squier and Ellen Pittner with All In Financial have discovered unexpected ways to connect with people this spring. Thanks to technology that grew in popularity due to the Stay at Home initiative during COVID-19, they quickly adapted to meet the needs of their clients. This became the catalyst to discovering a new way of interacting through ZOOM, a video and web conferencing platform. *"We realized in the first week of the pandemic we needed to quickly change how we meet and connect with our clients. After becoming more familiar with video chatting with one or two people, we decided to try hosting a live educational webinar. After that, we knew we had more knowledge to share,"* Shelly stated. Visit <https://youtu.be/Uy3s7ExSl7Q>, to watch a past session on Medicare 101 including how the original program works, understanding the differences between Medicare Advantage and Medicare Supplement plans, understanding changes Congress made, learn how to find the best plan suitable for you, and discover how the Medicare Prescription Drug plans work. For more information on Medicare, Wealth Management, Retirement & College Savings, Income Protection, or Healthcare Planning call 920.858.1220 or email [medicareaces@gmail.com](mailto:medicareaces@gmail.com).



## Members Gather for Annual Meeting

Our 66th Annual Meeting was held March 5th at the Oshkosh Elks Club with a record breaking attendance of 128 members. Chairman Tom Geske informed members their credit union had a sound financial year in 2019. Loans grew by \$3.6 million to \$96,535,663 and member equity, used to protect the credit union, rose to over \$13 million. Credit union membership is now over 8,000. Members also elected Incumbent board members Kimberly Schug and John Sheehan to another three-year volunteer term. Everyone enjoyed a family-style dinner and the evening concluded with a random drawing of various prizes given away.

*Our 67th Annual Meeting will be held Thursday, March 4th, 2021 at 6 pm.*

## Timber Rattlers Game Day Canceled

Many of the summer's events are canceled due to the COVID-19 pandemic. Unfortunately, WCCU's annual picnic and Timber Rattler game is also canceled, but we look forward to picking up the tradition next summer.

## Scholarship Winner

Paige Roesler, a recent Omro School District graduate, is our 2020 Jean Kolodzik Memorial Scholarship recipient. This \$1,500 scholarship is awarded annually to a WCCU member graduating from an area high school. In the fall, she is excited to pursue a nursing degree at Fox Valley Technical College. **Congratulations Paige and best of luck in school!**



## Racing Forward

In the summer of 2019, member Ralph Potratz, took first place in ten of the twenty-one pulls with his John Deere tractor for another victorious year. To top the year off, he was awarded the points championship! Many of the pulls will take place this summer, if you see Ralph on his John Deere help cheer him on! Another way WCCU makes dreams come true.



## Winter and Spring Debit Card Promotion

Congratulations to Ryan Russell, WCCU member, winner of the debit card Pick Your Ticket Rewards \$50 WCCU gift card give-away. Did you know every time you use your WCCU debit card to make purchases from April 1 through June 30 you are automatically entered for a chance to win a \$50 local restaurant gift card? So keep shopping local with your debit card and support our community!

## Keep Calm and Avoid COVID Scams

Here are 5 things you can do to avoid a coronavirus scam:

1. Ignore offers for vaccinations and home test kits. Scammers are selling products to treat or prevent COVID-19 without proof they work.
2. Hang up on robo-calls. Scammers use illegal sales calls to get your money and personal information.
3. Watch out for phishing emails and text messages (see full article on back). Don't click on links in emails or texts you didn't expect.
4. Research before you donate. Don't let anyone rush you into making a donation. Get tips on donating wisely at [ftc.gov/charity](https://ftc.gov/charity).
5. Stay in the know. Go to [ftc.gov/coronavirus](https://ftc.gov/coronavirus) for the latest information on scams. When available sign up to get alerts for your credit and debit cards.

## Coming in July! Free Mobile Check Deposit

Deposit checks directly into your WCCU account using your smartphone or tablet. No visit to a branch required! Simply download the WCCU mobile banking app to get started. Don't forget to write "**For WCCU Mobile Deposit Only**" followed by your signature on the back of the check.

**To Deposit a Check:**

1. Open the WCCU mobile banking app on your smart device
2. Sign-in using your username and password
3. Tap 'Deposit' icon in the bottom menu
4. Follow on-screen instructions

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



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Oshkosh, WI 54903

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275981174

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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.



## Important Dates

**July 4:** Branches Closed for Independence Day

**September 7:** Branches Closed for Labor Day

**October 12-16:** Shred Week

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## Protect Yourself Against Fraud

Financial organizations have seen an increase in phishing scams during the COVID-19 pandemic. "Phishing" is when a fraudster attempts to steal a person's data, mainly login credentials, card and account information. The fraudster then uses this information to process fraudulent card transactions or ATM withdrawals. Fraudsters often utilize social media or information bought on the Dark Web to initiate scams.

Here's an example, a fraudster gathers information from social media about you to make the scam more believable. You receive a phone call from the fraudster posing as

a financial institution employee, even using a spoof phone number from the financial institution making it seem legitimate. The fraudster advises you they have fraud attempts on your card and you will receive a text with a case number. While on the phone, they will perform a transaction they know will generate a fraud alert. When you receive the case number the fraudster asks for the number over the phone claiming "it's so the card can be permanently blocked." Instead they are using the case number to call and validate the activity as valid, so they can continue to use your card fraudulently! They may even suggest you transfer money into their account making it "safer" and they continue to steal more money. Meanwhile you think the fraud was caught and stopped.

Always remember we will **NEVER** contact you to ask for the following:

- Account Number/Card Number
- PIN
- Social Security Number
- CVV
- Passwords
- Online Banking Credentials

We will never advise you to transfer money or withdraw money. If any information concerning suspicious activity is texted to you, we do not call and ask you for the information. When you call us to validate suspicious transactions, we will request the case number to authenticate them. You should always reply **NO** if you are unaware of the transactions in question received via a text or email, no matter what direction has been given to you.