

# \$olutions

Winter 2021

## Life Changing Events

### *Finding the Right Lender When it Matters Most*

Setting out to find a new financial, Greg and Becky Powers were about to close one chapter of their lives as small business owners and open another as retirees. "We weren't happy with the financial institution we were at and knew it was time to find a better solution. We thought we'd take the opportunity to get a better rate on our mortgage along the way," Becky shared. When she and Greg sat down with Cheryl she quickly realized Cheryl is a speed talker, but after asking a few pointed questions they realized Cheryl was analyzing the bigger financial picture. "We were so impressed after meeting with her that we knew we'd made the right decision to move all of our finances over to Winnebago Community Credit Union. As a bonus, we made a friend along the way."

Cheryl took it one step further, after running the Powers' credit report she saw potential to consolidate several loans and credit card debt. She suggested tapping into their home's equity for a low-cost low-interest loan. By utilizing the equity in their home they were able to refinance their existing mortgage, consolidate debt, and save over \$800 per month,

further taking some of the retirement worries away. Again, Cheryl laid out a plan for the Powers with how and when to pay things off, being cautious not to jeopardize their credit scores in the consolidating process.



Cheryl

Becky has referred many friends and family over to Cheryl since becoming the Powers' lender. One such person was struggling with his financial situation and spoke about how stressful the process had become. After a persuasive conversation with Becky, he broke down giving Cheryl a call. He later reported back thrilled with the results.

Finding someone who not only understood their financial needs, but went out of her way to provide the resources and direction for their problems has been invaluable. "We have found the financial we'll be with the rest of our lives!"

## Home Equity Line of Credit

### *Flexibility and Low Rates – What more can you ask for?*

A home equity line of credit is a form of revolving credit in which your home serves as collateral. With a home equity line, you choose a specific dollar amount that is available when you need it. You pay a variable interest rate and have a minimum payment due each month based on the amount of the credit line used.

These flexible monthly payments, access to funds when you need them, little or no closing costs and low rates based on prime make them popular with homeowners for remodeling, funding college, buying a car or affordably consolidating credit cards.

Home values have gradually risen over the past few years, so you may have more equity than you realize. **Give us a call at 920.233.9096 to find out how your home equity can help you make your dreams come true!**

#### Home Equity Line of Credit

**1.99% APR** locked in for 6 months!

No Closing Costs!

No Annual Fee!

#### It's the Perfect Time for...

Home Additions, Remodels, Repairs

Consolidating Credit Cards

Buying a vehicle

\*APR = Annual Percentage Rate. Terms and rates are subject to change. Following the 6-month introductory rate, the rate is as-low-as Prime as listed in *The Wall Street Journal*. The introductory rate is offered for less than or equal to 80% loan to value. Add 1% to the rate for 80.01% - 90% loan to value (LTV). With the introductory offer only there are no closing costs unless appraisal is required. New HELOCs only with \$5,000 minimum line. Consult a tax advisor for information regarding the deductibility of interest and charges.



## Winnebago Community Credit Union VISA Platinum Credit Card

Great rate of  
**9.99% APR**

- No Annual Fee
- No Balance Transfer Fee
- No Minimum Finance Charges
- Fraud Alerts & Protection

APR = Annual Percentage Rate. Rates between 9.9 and 17.9% based on credit worthiness. Ask us for details. Late Payment fee \$25. Cash Advance fee \$5. International Transactions (made outside the U.S.) 1% of transaction. Card replacement fee \$10. Return check fee \$25. Interest accrues from date of cash advance.

# Credit Card Worth a Second Look

With so many options from various credit card companies, the choices can be overwhelming. Looking for a card to pay down balances faster or build credit history? The WCCU VISA Platinum Credit Card has rates as low as 9.99% APR.

Already have one, two, or more credit cards? It's time to take inventory of all of them and review each of their annual percentage rates. Are the rates over 2.99%? We have a solution, transfer the balances over at 2.99%\* APR for 6 months. Interested, start by applying online at [WinCU.org/loans/credit-card-application](http://WinCU.org/loans/credit-card-application).

	WCCA VISA	Other Credit Cards
Current Credit Card Balance	\$5,000	\$5,000
Credit Card's Interest Rate	2.99%	20.99%*
Average Monthly Payment	\$50	\$50
Time Period	6 months	6 months
Total Interest Charges	\$73.34	\$534.81

\*2.99% Annual Percentage Rate for the first 6 billing cycles on balance transfer, after 6 billing cycles card balances will revert to standard card rate. Additional limitations, terms and conditions may apply. Availability of offer based on creditworthiness. This information reflects an industry average of competing credit card offer's standard rates and fees.

**Safeguard Your Debit Card**

## Protect Yourself From Fraud with Brella™

With WCCU's VISA® Debit Card, you have added security for your card through the Brella app. Brella is a mobile app that helps you monitor your card. If you receive an alert about a purchase you didn't make, you can take quick action to prevent fraud by turning it off. Get started by visiting [WinCu.org/deposits/visa-debit-card](http://WinCu.org/deposits/visa-debit-card) then go down to Message Alerts to find the quick link to the app.

## The True Spirit of Giving

2020, WHAT A YEAR! If you found us on Facebook and "Liked" our page you may have seen our holiday contest. We had three lucky members who won a \$100 WCCU gift card. Believe it or not, all three either donated the entire amount or a portion to a non-profit of their choice.

Becky Nourse wrote "Thank you so much! I'm donating it to Rodney's Café in Oshkosh. Rodney is holding a big spaghetti dinner for those with low to no income. This will cover the meat and sauce!"

Doris Esch, commented she would be paying it forward by providing games and puzzles to a local nursing home her friend is a resident at. This will provide them something to do without friends and family around this holiday season.

Barb Effertz-Doherty donated it to Winnebago Community Foster Care Closet to help children have a Christmas that are in foster care.

There were so many thoughtful comments and suggestions this holiday season. We hope they warmed your heart as much as it did ours.

WIN a \$100 WCCU gift card during our 25 Days of Giving. Enter by commenting below with how the extra \$ will come in handy during the holidays or what gift(s) you plan to buy with it.

Entries close on Monday, December 14 at 12 am. Three winners (one per week) will be randomly selected. \*\*This post is not sponsored, endorsed or administered by or associated with FB. The participants are providing information to WCCU and not to FB.\*\*

<https://www.wincu.org/about-us/contest-rules>  
#christmasspirit #christmasgiftideas

252 316 Comments 51 Shares



# Winnebago Community's 67<sup>th</sup> **VIRTUAL Annual Meeting**

**See How WCCU Helps Make Dreams Come True**

This year's annual meeting will be held virtually! Save the date and **pre-register** at [WinCU.org](http://WinCU.org) then follow the steps to receive a confirmation email with details on attending the event.

**Be a part of YOUR credit union:  
Thursday, March 4th at 5pm**

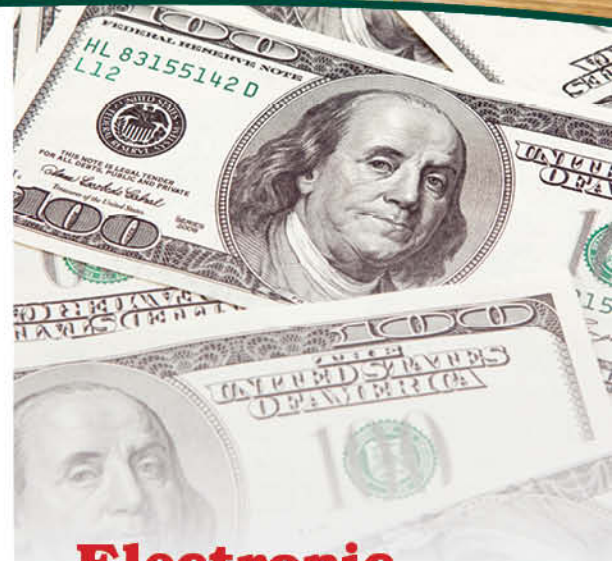
## **2021 Graduates Scholarship Opportunity**

Applications are now being accepted for WCCU's Jean Kolodzik Scholarship. This provides a \$1,500 college scholarship to a graduating high school senior who exemplifies the inspiring qualities Jean brought to Winnebago Community Credit Union in her 33-year career here.

If you are a member or the child of a member graduating this spring from high school, go to [WinCU.org/about-us/scholarship](http://WinCU.org/about-us/scholarship) for more details and application packet.



Jean Kolodzik



## **Electronic Tax Refund Information**

**WCCU's routing number 275981174**

Electronic refunds must go into a primary Checking or Savings account. Excludes sub-accounts.

**Deposit in Savings:** provide account number

**Deposit in Checking:** account number plus the extra digit that appears on your checks  
(center set of numbers)

APRIL

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**P.O. Box 706**  
Oshkosh, WI 54903

**Routing Number**  
275981174

**Telephone**  
920.233.9096

**Fax**  
920.426.7266

**Teller 24**  
920.233.8118

**Website**  
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: 12.31.20**  
Members: 8,070 | Loans: \$100 Million | Assets: \$141 Million

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# Member Wins in Debit Card Promotion

***Congratulations to Joe and Kathy Schmitz.** They are the lucky winner of a \$50 WCCU VISA gift card in our *Level Up Rewards* debit card promotion. Each quarter a WCCU member wins just for using their debit card. Use your card to be entered in the Cushy & Comfy Rewards and stay cozy this season! Now through March 31, 2021.*

Don't have a WCCU debit card? **Apply online today at WinCU.org.**

**Apply today and receive:**

- Free with all checking accounts
- No Annual Fee
- Fraud protection against unauthorized usage
- FREE ATM network – access to thousands of ATMs across the U.S.
- Get Cash Back at participating merchants
- Transaction details appear on monthly statements

**EACH TIME YOU USE YOUR DEBIT CARD TO MAKE PURCHASES BETWEEN JANUARY 1 – MARCH 31, 2021 YOU'LL AUTOMATICALLY BE ENTERED FOR A CHANCE TO WIN!**

**CONTACT US FOR MORE INFORMATION.**

