

\$olutions

Winter 2024

Making the Right Move

After 17 years with Winnebago Community, Patty Felker, Loan Officer at the Witzel branch, will retire at the end of March. Her commitment to the members and the credit union has been pivotal in helping turn so many dreams into reality. As Patty departs to spend more time in her favorite role as grandma, members can rest assured that Nick Vogel, now at our Witzel location, will assist them every step of the way, whether with an auto loan or mortgage. Winnebago Community EVP Chris Leitch adds, "Having Nick already here and eager to pick up where Patty has left off at the Witzel branch will make for a smooth transition. We are incredibly grateful for her years of dedication and service to our members and look forward to continuing our high standard of service."



Patty Felker

Helping members like Jeanette Ksionek navigate the loan process is why Nick has been with Winnebago Community Credit Union for over 20 years. She recalls several "bumps in the road" with the dealership. "While buying

the car, I reviewed the cost and knew I could finally afford to move forward. That is until Nick Vogel, my Loan Officer, who was setting up the financing, found a discrepancy."

When Jeanette had enough down payment and could move forward with her car loan, Nick was ecstatic to assist her with a low-rate auto loan. In reviewing the offer to purchase, Nick discovered a discrepancy and was able to resolve it quickly. He saved Jeanette time and a great deal of money and provided peace of mind that everything was done correctly.

"It was like having a big brother watch over me during the loan process for my car. He saved me a great deal on those add-ons a normal customer doesn't tend to see when looking at the bottom line. He's a great guy to work with. I would highly recommend him," Jeanette added. If everything goes as planned, purchasing a vehicle after years of waiting can be exciting. Winnebago offers low rates with convenient local service; the next time you are in the market for a vehicle, reach out to any of our friendly lenders located at all three branches.

Let our team of experts find the **perfect loan** for you.

Osh-Witzel



Cheryl Grabner
NMLS# 1385009



Nick Vogel
NMLS# 780114



Dan Ives
NMLS# 1285475

Osh-Snell



Chris Leitch
NMLS# 586378



Lori Levonowicz
NMLS# 1224409

Neenah



Kathy Flood
NMLS# 1942658



Kurt Maehl
NMLS# 1643746

Get prequalified today!
Visit WinCU.org or Call 920.233.9096



2024 Annual Meeting and Elections

This March we will hold the **70th Annual Meeting** of Winnebago Community Credit Union. Attendees will have the opportunity to hear reports related to the Credit Union's year-end financial performance and accomplishments. In addition, an election will be held to determine which candidates will serve on the Board of Directors in the coming term.

The cost is \$5 per person, which includes dinner. Tickets can be purchased at any WinCU branch. Admission is free to attend just the meeting. Please pre-register to attend the Annual Meeting whether you have dinner or not.

Be a part of your credit union!

Thursday, March 7th

NEW Venue!

La Sure's Banquet Hall

Meeting at 6 pm • Dinner to follow

Scholarship for 2024 High School Graduates



Gabriella Kempf

We are currently accepting applications for the Winnebago Community's Jean Kolodzik Scholarship, which offers a college scholarship of \$1,500 to a graduating high school senior who embodies the same qualities that Jean brought to the credit union during her 33-year career.

Last year, Gabriella Kempf, a graduate of Oshkosh North High School, was awarded the scholarship for demonstrating the inspiring qualities that Jean Kolodzik embodied through her leadership and commitment to Winnebago Community Credit Union.

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

Find Your Happily Ever After!



Ken Monroe

Ken Monroe was the winner of a \$50 WinCU VISA gift card in our Under the Sea Debit Rewards card promotion. To win, Ken used his WinCU debit card for PIN and signature purchases and his name was randomly drawn from all entries. You could be the next winner! Use your card now through March 31, 2024, and you'll automatically be entered for a chance to win great prizes in the Once Upon a Time Rewards promotion. Don't have a debit card? Apply online today at WinCU.org.

Apply today and receive the following:

- FREE debit card 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

Savings Grower!

Learn more about our Certificate Special!



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Call us and we'll help you understand your options to choose the right coverage for you and your family.

Life & Accidental Death & Dismemberment: 1.855.612.7909
Auto & Home: 1.888.380.9287 or visit www.trustage.com/member
Weekdays 7am–9pm, Saturday 8am–4pm CT

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Securely Dispose of Unwanted Paper and Electronics

Shred Event Saturday, June 1, 2024

Join the community and participate in a one-day paper shredding and electronics recycling event on June 1, 2024. Hosted by several area credit unions, this event offers WinCU members the chance to dispose of paper documents and a variety of electronics securely and responsibly.

Bring up to five bags of paper to the parking lot of Oshkosh Corporation located at 1917 FOUR WHEEL DRIVE.

You can also dispose of electronic items such as DVD players and VCRs, audio equipment, cabling and wires, coffee makers, computer mouse and towers, keyboards, controllers, gaming systems, iPods, and more. Please note that fees will apply for certain items including copy machines, dishwashers, mini/dorm size refrigerators, freon-containing items, microwaves, stoves, TVs, washers, and dryers. Stay tuned for upcoming WinCU emails that will provide more details about this event.



Fighting Hackers

Use these valuable tips to fight off cyber thieves.

- Use two-factor authentication or multi-factor authentication for logins whenever possible. If required, you enter a uniquely generated code that is sent to your phone before you can gain access to an account.
- Turn on updates to your devices, computers, and phones, so you have the most up-to-date fraud-blocking systems and apps.
- Use unique, elaborate passwords, but also use a password management system such as 1Password, Bitwarden, LastPass, or Dashland to keep them protected and to sync the information on all devices.
- If you have an iPhone, you can turn on "Find My iPhone," which enables Activation Lock and helps secure your Apple identity.
- Freeze your credit at Equifax, Experian, and TransUnion to prevent someone from opening a credit card in your name.
- Create a dedicated email account you only use for financial services and not for personal or work email.
- Never click on links in texts or emails asking you to update your P2P information. Many of these are scams.
- If you think you've been scammed, contact the credit union immediately!

Remember, do NOT respond to random texts, emails, or calls. We will never ask for personal or sensitive information through text, email, or calls. Instead, contact us directly at **920.233.9096** or visit us at an Oshkosh or Neenah branch. When in doubt, DELETE!

WI Sports Shows

Cure your cabin fever with a trip to a sporting show this winter. Discover this year's newest features on boats, ATVs, RVs, fifth wheels, travel trailers, and more. Then contact a WinCU lender to help get a fixed-rate recreational loan and let the adventures begin.

- **Service Locally by Your Credit Union**
- **3-15 year Fixed Low Rate**
- **Bi-Weekly Payments Save You Money**
- **Refinancing options available**

Dreaming of summer never starts too early. Apply today at WinCU.org/loans/recreational and get ready to hit the open road or water!



Your Credit. Your POWER.

It's all in Credit Score

We believe your credit score is the "superpower" that can pave the way for good financial health and help you achieve your dreams. That's why we offer our members Credit Score: a comprehensive, user-friendly solution to empower you on your financial journey.

Understanding the factors contributing to your three-digit credit score is essential, and Credit Score provides you with the tools to do just that, conveniently located within online or mobile banking. By knowing what goes into calculating your credit score, you can make informed decisions to maintain a healthy credit score and make the best financial choices.

The best part? Credit Score is absolutely FREE, and you can check and refresh your credit score and credit report every day without any negative impact on your score.

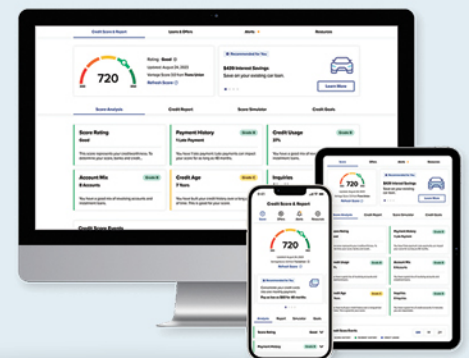
It is ALL in Credit Score.

- Personalized Credit Report
- Credit Score Simulator
- Real-Time Credit Monitoring Alerts
- Credit Score Education
- Credit Goals and Action Plan
- And More!

Learn more at WinCU.org/Services/Credit-Score-SavvyMoney or enroll now by logging into online or mobile banking.

Your Credit. Your POWER.

Unleash your financial superpower by enrolling in SavvyMoney's Credit Score today!





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: 12.31.23

Members: 8,469 | Loans: \$128 Million | Assets: \$148 Million

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Make More POSSIBLE

Imagine the possibilities with our low balance transfer rate!

3.99%^{APR}
FOR 9
MONTHS

When you transfer an existing balance to our credit union credit card between February 15, 2024 and May 15, 2024

Ask us about this special rate offer today!

Balance transfers completed 2/15/2024 through 5/15/2024 will receive 3.99% APR* for 9 months from date of transfer. After the promotional time frame expires, remaining balances will migrate to the standard APR applicable on your account. Contact the credit union for complete details. * APR=Annual Percentage Rate

Electronic Tax Refund Information

WinCU's Routing # 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)