

\$olutions



Krista Olson

Choosing a Primary Financial

By WCCU Mom, Krista Olson

Finding the right financial institution for your main banking needs can be a complicated task. Let's face it, there are plenty of options out there. But when we found Winnebago Community Credit Union we knew it was the right fit to be our primary financial.

Being a credit union, **you are a member/owner not a customer**. As soon as you walk through the door at Winnebago you truly get that feeling as you are greeted with smiling faces, kindness and respect. Banks and other financials are all about profiting from their customers and require large minimum deposits. Winnebago strives to not only grow its member's bottom line but find the right fit for each individual's needs.

You can see this when you look at a few key areas including lower loan interest rates, higher deposit rates and their no fee, no minimum balance checking account. Unlike the big guys, **Winnebago's free checking has no monthly minimum balance, statement or common fees with it.** Yes! Absolutely free, no strings or fees attached.

Winnebago also makes it very convenient to do your banking; with multiple locations in the area and online and mobile banking options you can get all your financial transactions completed in an efficient, dependable manner. Not to mention the huge network of ATMs you can access fee free as well. If you are traveling out of the area or even out of the state, you can access ATMs for free.

It's really nice to be a member of a credit union whose main goal is to genuinely help people and our community thrive by putting more money in its member's pockets.

So sum up all of the above and add the fact that they are small enough to personally know me and care about my family, yet big enough to handle all of my financial needs is why we decided **Winnebago Community Credit Union was the financial fit for us.**

25 Days of Giving Contest

Join the conversation and WIN!

Each week from **November 22 to December 16** lucky WCCU families and kids have a chance to win our amazing giveaways:

- A **WCCU \$50 Gift Card** and
- The learning toy of the year:
i-Poster My World Interactive Map



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 each week. Check it out at [facebook.com/winnebagocu](https://www.facebook.com/winnebagocu)!

Statistics: 10.1.19

Members: 7,981 | Loans: \$95.9 Million | Assets: \$118.5 Million



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

Many people reach for their charge card at the start of the holidays because that is what they've always done. But wait, there's a better option than high-rate credit cards to cover this year's holiday expenses... **a Holiday Cash Loan from WCCU.** Don't Scrooge it this year, when being like Santa is a much jollier option. **Here's a holiday helper that will keep on giving!**

Use your **HOLIDAY CASH** for:

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



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.

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!

The Best Gifts Come in Small Packages

Give the perfect gift of endless possibilities this holiday season. Our Visa® Gift Cards allow your special friends and family to select their gift of choice everywhere Visa® is accepted. Now through December 31st stop by any WCCU branch and pick up Visa gift cards just \$1.95 each (a \$3.95 value)

Visa® Prepaid Cards are issued by MetaBank®, Member FDIC, pursuant to a license from Visa U.S.A. Inc. Visa Prepaid Cards may be used everywhere Visa debit cards are accepted.

Holiday Gift Cards

\$1.95

(a \$3.95 value)

Hurry! Offer ends December 31!





Looking for a new set wheels before the white fluffy stuff starts falling?

WCCU Rates as-low-as 3.49% APR*

We offer financing for all vehicles that keep you on the move throughout the year. 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 applying 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 3.49% on vehicles 2013 or newer. Rates subject to change.

Website Award

Last October WCCU unveiled its new website featuring a content management system, improved search engine optimization, and local scenic photography from a WCCU member. LKCS, a leading financial marketing agency, developed the site for WCCU to maintain a superior user experience (UX). **It has since won an Award of Distinction from the Communicator Awards for outstanding website design and development.** The site was recognized in the awards competition which received over 6,000 entries.



Summer Fun Contest Winners!

WCCU made nine families very happy during the Summer Fun contest. It kicked-off with a bang the week of July 4th! One lucky family, the Kimballs, received a summer pass to Pollock Community Waterpark and a \$30 WCCU Gift Card. Everyone was excited to receive a variety of prize packages including WCCU gift cards, free day passes to Pollock Community Waterpark, train rides at Menominee Park, and Snooze at the Zoo certificates. **Congratulations and thanks to all who entered!**



Beth Kimball
Pollock Family Pass Winner



Lori Menning
Week 6 Winner



Marie Koch
Week 7 Winner



Danielle Brandenstein
Week 8 Winner

Holiday Hours

Thanksgiving Day: Thursday, November 28 – **Closed**

Christmas Eve: Tuesday, December 24 – **Open 9am-1pm**

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

New Year's Eve: Tuesday, December 31 – **Open 9am-1pm**

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



SAVE the Date

66th Annual Meeting
Thursday, March 5, 2020
Elks Club – Oshkosh

P.O. Box 706
Oshkosh, WI 54903

Routing Number
275981174

Telephone
920.233.9096

Fax
920.426.7266

Teller 24
920.233.8118

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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
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.



Elder Scams & Fraud on the Rise

Financial crimes targeting seniors have become progressively worse in the digital and social media age. Unfortunately, elders lose an estimated \$2.9 billion each year to financial scams, according to AARP and a Senate committee report released in early 2019. Fraudsters can quickly create schemes using email, text, pop-ups and phone numbers as fast as they can destroy them. They will pretend to impersonate family members who need emergency money, law enforcement requesting bond or the IRS requesting back tax payments. Your personal information is always at risk. As WCCU's debit card provider Shazam Bolt\$ suggests by remembering **R.I.S.K.** you can help keep your personal information safe.

- **Refuse access**
- **Investigate the source**
- **Stop, don't click or send**
- **Keep personal information secure**

You can also report fraud or financial exploitation through AARP's ElderWatch program. You can call **800-222-4444, option 2** to connect with a specialist who will talk you through the issue, gather information about it, and refer you to the appropriate agency to which you can file a complaint.

Katherine Skiba, AARP "Older Americans Lose Billions to Scams", www.aarpelderwatch.org, and Shazam Bolt\$



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)