

# \$olutions

Fall 2014

## Peterman to Retire After 22-years

### Credit Union will miss dedicated lender

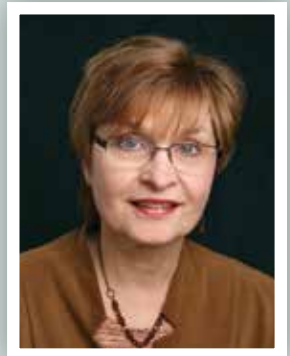
In April of 1992 when Joanie Peterman joined Winnebago Community Credit Union as a temporary teller, she never imagined it would become such a wonderful ride, "I was covering a maternity leave and now over 20 years later, I'm preparing to leave with many great memories." The well-known and well-liked lender at our Snell Road branch celebrates her final day December 19.

WCCU had a single branch when Joanie started and her responsibilities grew with the credit union saying, "I've enjoyed being part of the growth we've achieved under Tony's leadership (President Tony Tiede) including three branches and many new services for members."

What has Joanie enjoyed most? She says, "Getting to know so many great members and helping them achieve their goals. I hope members remember how much I cared and how thankful I am for their friendship." Member Sonja Macho will never forget "Joanie will be dearly missed, I'm grateful she was there for us when we needed assistance, she is always willing to go the extra mile."

Member Linda Pavlak agrees, "Joanie cares about us; back when my husband and I were young and impulsive we decided to buy a second snowmobile. Joanie said why don't you think about it a bit and call me tomorrow if you want to proceed. The next day I stopped in to thank her for the advice. She opened our eyes to what's important. I'll also always remember Joanie as being young-at-heart and having a positive attitude."

Joanie plans to spend time with retired friends, work on home improvements and as she puts it, "*I'm determined to improve my golf game!*" Joanie, we're all confident your golf game will improve if you approach it with the same determination and passion as your two decades with WCCU. **Thank you for contributing to our success and best wishes on your retirement!!**



Joanie Peterman

Join us  
Dec. 15-19  
Snell Branch

Stop in and  
congratulate  
Joanie!

Enjoy treats  
each day



Lori Levonowicz  
Branch Manager



Daniel Ives  
Financial Services  
Representative

## Snell Road – Branch News

**Lori Levonowicz promoted to Branch Manager** – You probably recognize Lori, she's been with the credit union for over 10 years, most recently Member Associate Manager at the Witzel Branch.

**Daniel Ives promoted to Financial Services Representative** – Dan's been with the credit union several years as a part-time Snell Road Teller, he's also a recent college graduate and now a full-time employee!

**Congratulations to both** – we look forward to your contributions in your new role!

**Statistics: 10.31.14**

Members: 7,061 | Loans: 65,044,299 | Assets: \$81,799,070

# Investment ABC's Help Members Prosper



**John, Brent, and Kurt**

Our Investment Center at Winnebago Community Credit Union helps members achieve their financial goals using the ABC Planning process. It sounds simple, but takes dedication and the assistance of a financial professional.

For planning purposes, all money is not the same and identifying the different positions of money, and what a financial plan can do, will ultimately help you sleep at night.

## Identify your three positions of money

**Yellow** is your liquid money for emergencies and unexpected expenses, but offers little if any growth potential. Yellow positions do, however, help protect funds designated in the green and red positions. Yellow are normally held in CDs, money markets, savings, checking, etc.

**Green** money is the protected growth position. These funds have potentially higher returns than yellow AND guarantees safety of principal. In addition, it has retaining your gains features, Green positions provide guaranteed income and offers up to 10% per year in liquidity during the growth phase. Green positions are insurance annuities with up to 8% guaranteed growth for the purposes of guaranteed lifetime income.

**Red** money is invested for potentially higher returns, but also at risk for potential losses. This is the money you have invested for growth primarily in stocks, bonds and mutual funds among others. Although it seems liquid, if markets are down, you could take losses in accessing your red funds, that's why the yellow position is so important.

**Everyone's needs are different; to learn how the ABCs of Investing can benefit you, contact John, Brent or Kurt in our Investment Center at 920-233-9096**

Securities offered through Abacus Investments Inc., Member FINRA/SIPC. Alternative products are not insured by the NCUA/FDIC or any other federal government agency, and are not a deposit of, obligation of, or guaranteed by Winnebago Community Credit Union. Investments are subject to investment risk, including possible loss of principal amount invested.



**Our Gift to you this**

*Holiday Season*

**Skip a Payment or Two!**

Imagine... holiday shopping knowing holiday bills won't come due until after the "Holidays". Sounds great doesn't it? Now qualifying members have the option to skip credit card payments this November and December!

**It's time to relax knowing no payment is due!**

During November and December interest will accrue, but no minimum payment is required.

Interest will accrue but no payment will be due in November and December. Accounts with a 60-days late, or two or more 30-days late payment in last 12 months do not qualify.



**Don't have a WCCU credit card?**  
*Apply today!*

**To increase your credit card limit, visit any branch or submit a new application online!**

**[www.wincu.org](http://www.wincu.org)**

## Holiday Hours

**Thanksgiving Day**, Nov. 27 - Closed  
**Christmas Eve**, Dec. 24 - Closed at 1:00

**Christmas Day**, Dec. 25 - Closed  
**New Year's Eve**, Dec. 31 - Closed at 1:00  
**New Year's Day**, Jan. 1 - Closed

**President's Day**, Feb. 16 - Closed  
for All Staff Training

## Need Some Dough?

Holiday Loan offers members assistance

For many of us, the holidays bring on financial stress of gift giving, decorating, parties, and travel. Although we enjoy all the merriment...it can take a toll on our budget. Well, we're here to help with a Holiday Loan you can afford, to cover short-term expenses popping up this season.

### Use your Holiday Loan for:

- Gift purchases
- Holiday get-away
- Payoff high-rate credit cards
- Unexpected bills

It's beginning to look a lot like Christmas here in northeast Wisconsin, so enjoy the holidays this year! If a short term loan will help make it **the most wonderful time of the year**, 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 7.99% APR results in 12 payments of \$86.99. Some restrictions may apply.



## HOLIDAY LOAN SPECIAL

Great rate of 7.99% APR\* – less expensive than your credit card!  
12 month payback – no lingering balances or finance charges!  
Loans from \$500 to \$2,000 – provides assistance big and small!  
Quick and Simple – call us to get started, you'll be shopping in no time!



Treat Yourself to SWEET Holiday Saving!

7.99% APR\*

Hurry Offer Ends December 31!

## The Perfect Christmas Gift

Looking for the perfect gift for loved ones? Don't run all over town – get a Visa gift card from WCCU!

Now through December 31<sup>st</sup> pick up a gift card at any branch fee free (a \$6.95 value).

- Use anywhere Visa, MasterCard are accepted
- Amounts range from \$10 to \$1,000
- Safer than cash

Make Winnebago Community Credit Union your first stop for holiday shopping!

Refer to Terms & Conditions for applicable fees. Visa® prepaid cards are issued by Metabank™, Member FDIC.



## Stock the Shelves

Help make the coming winter a bit brighter for local people in need by bringing in non-perishable food items to any branch by November 17. Winnebago Community is a drop off point for Stock the Shelves and donations go to local food pantries!



## Member wins in Debit Card promotion!

Congratulations to Heather Thompson of Oshkosh, she is the lucky winner of an iPod Nano in our *Get Your Tech On* debit card promotion. Each quarter a WCCU member will win just for using their debit card. Take your debit card everywhere you go!





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

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275981174

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920.233.9096

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920.426.7266

**Teller 24**  
920.233.8118

**Website**  
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



## Protect Your Online Accounts

Everyday we hear and read about hackers accessing personal data. Here are steps you can take to keep Online/Mobile Branch accounts secure.

**Monitor accounts regularly.** Make sure all transactions are ones you authorize. Report any suspicious activity to us.

**Password tips.** Use a unique password to access our Online Branch. The more complicated the better and change it every couple of months.

**Use a secure access.** Open wireless points found at airports, coffee shops, malls, and hotels carry greater risk for someone collecting your login information.

**Protect your computer.** Run active anti-virus protection software with a firewall to prevent malware and viruses.



## 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)



## Save the Date

*61st Annual Meeting*

Elks Club - Oshkosh  
175 E. Fernau Ave.