

# \$olutions

Summer 2021

## Simplify Your Life with eStatements



Accounts Transfers Bill Pay Statements Loan Application More



Join over 2,800 other members that already take advantage of eStatements. eStatements are FREE and ready faster than monthly snail-mail paper statements. By enrolling to receive eStatements you gain access to electronic account statements at the beginning of each month to reference when it's convenient for you. Simply enroll for Online Banking, sign-in, then over to the Statements tab and enroll to receive eStatements by agreeing and getting a quick access code then Start eStatements. It's as simple as that! Providing you secure Online or Mobile Banking access to 24 months of detailed statements, gives you more control of daily finances.

Each month a notification email will be sent when your statement is ready to view. Sign-in to your WCCU Online or Mobile Banking and select the Statements tab. eStatements are on a secure server utilizing high-level encryption. Go ahead, enroll at any time!

Your e-Statements will be delivered in PDF format and can be viewed, printed, and saved for future reference.

I agree to the Terms and Conditions of the disclosure and agree to receive statements electronically. [Home Banking Disclosure](#)

In order to sign up for electronic statements, you must be able to view the following PDF document and obtain the Access Code within it to proceed. If you are unable to view the PDF, you may need to download and install Acrobat Reader.

[Click here to open a PDF document and obtain the Access Code](#)

Enter access code from the PDF:

To Start receiving e-Statements and stop receiving printed paper statements, click the button below.

[Start e-Statements](#)

### eNotices and eReceipts

Receiving alerts about purchases you didn't make helps, so you can take quick action to prevent fraud. eNotices are alerts which can be set-up in Online Banking if you click on the bell icon at the top right. To receive eReceipts simply ask the teller at the time of transaction. Providing you with fast up-to-date account information gives you better control of your finances.

### Debit and Credit Card Message Alerts

Keeping your debit and credit cards safe and secure is our highest priority. Brella™ is both a mobile app and online application that helps you monitor your debit card. EZCard™ does the same but for your VISA® Credit Card. These services allow you to receive various email message alert notifications and view your transactions. Enroll by setting up a profile for each card type, visit [WinCU.org](http://WinCU.org) then navigate to the VISA® Debit Card or VISA® Credit Card pages for quick links.

## Prepare Your Finances Before Buying Your First Home

Thinking about buying your first house? To make the pre-approval process seamless, gather these financial documents:

- **Your credit report:** Gain a base understanding of credit reports, scores and what affects your credit score. Making on-time payments on your credit accounts can help your score.
- **W-2 forms:** Make copies from the past two years.
- **Paystubs:** Copy your two most recent ones.
- **Financial account statements:** Collect statements (including retirement accounts) from the past few months.
- **Lines of credit:** If you have opened any in the past six months, you'll need copies of those statements as well, since they might not show up on your credit report.
- **Information on vehicles you own:** Include make, model, and resale value.
- **Credit card account information:** Include numbers and types of cards, balances and minimum payments.
- **Auto-loan account information:** Include account numbers and statements.
- **Other loan account information:** Think student loans and personal loans.
- **Gifts:** If you're fortunate enough to have any money for your down payment gifted to you, identify how much and where it will come from. Be prepared to document that it's a gift and not a loan.



Once you have all your documents and personal financial information assembled, you're ready to get pre-approved with one of WCCU's expert mortgage loan officers. Stop in or apply online today. Visit [WinCU.org/home-loans/meet-our-lenders](http://WinCU.org/home-loans/meet-our-lenders) to connect with a lender today!

# It's Game Time!

Meet me at the ballpark for a picnic and some T-Rats fun

Discount tickets are only \$7 each (regularly \$24) including a picnic dinner and the game.

**Tuesday, August 31, 2021**

**Tailgate & Dinner 5:30 –7:00 pm**

**Game Time 7:05 pm**

## Party Menu

You'll enjoy a picnic style dinner with your choice of hamburger, brat, or hot dog. Each meal also comes with potato chips, baked beans, pasta salad, cookie, and two beverages (soda, water or beer).

**Reserve your spot today, tickets are limited!**

*(Limit four tickets per family)*



FUTURENEENAH



## They are Back!

### Summertime Family Fun

Making connections through the communities we serve is another way we give back through our Here to Help initiative. In 2021, we are picking-up where we left off. In fact, Pollock Community Water Park is set to open its gates on June 12th! With exciting events like **Pollock's Beach Ball Season Pass Party on June 11th**, **Disco Daze June 24th**, or **Duck Races July 22nd**, **Season Pass holder's Appreciation August 14th**, and **NEW Kid's Camps**, family time outdoors is a true treat this year.

Join us as we provide FREE bike helmets to kids during **Future Neenah's Out to Lunch Concerts at Shattuck Park, Neenah on Thursday, August 12th**. Randy Peterson, a children's performer, will be entertaining kids and families with his sing-along, clap-along lively concert. Audience participation is a must, so be ready to have some fun! WCCU is proud to make these special events possible.

## Remembering Kate

Last fall WCCU lost a dear friend and colleague, Kate Collins. The laughter and kindness she contributed to both Oshkosh branches had a lasting impact that we will not soon forget. Kate will always be remembered for her warm, friendly personality and how she truly adored her cat, Mitzy and her dog, Buddy.

To honor Kate and her love for her four-legged furry friends WCCU gathered items and donations for the Oshkosh Area Humane Society in her memory this winter. We had an overwhelming response to the call for donations from staff, Kate's family and members. WCCU provided over \$700 and four boxes of items including toys, pet food and supplies for the shelter. Thank you to all who contributed, because of you Kate's memory and her love for animals continues through the shelter's work to keep area animals safe.



## Kate Collins Memorial Drive



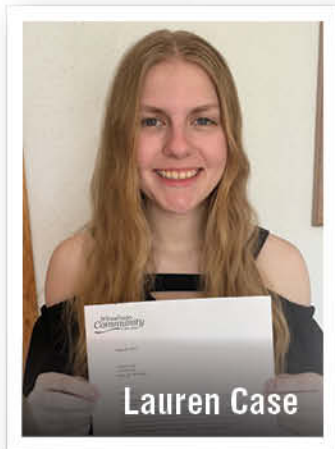
Donations for the  
**Oshkosh Area Humane Society**  
*Different on Purpose*



# Members Gather for Annual Meeting

Our 67th Annual Meeting was held March 4th virtually. Vice Chairperson Karen Koelbl reported loans grew by \$4 million to \$100,568,000. Assets grew by over \$21 million to over \$141 million. Credit union membership is now over 8,000. Members also elected Incumbent board member Tom Geske to another three-year volunteer term.

Our 68th Annual Meeting will be held at the Oshkosh Elks Club **on Thursday, March 3rd, 2022 at 6 pm.**



## Scholarship Winner

The 2021 Jean Kolodzik Memorial Scholarship recipient is recent Lourdes Academy graduate Lauren Case. This \$1,500 scholarship is awarded annually to a WCCU member graduating from an area high school. Lauren will be pursuing nursing at Berry College in Georgia. Congratulations Lauren and best of luck in school!



## Debit Card Promotion

**Congratulations to Joseph Yonke**, WCCU member, winner of Cushy & Comfy debit card rewards \$50 WCCU gift card give-a-way.

Use your WCCU debit card to make purchases from April 1 through June 30 to be automatically entered into the Let's Get Crafty Rewards for a chance to win a \$50 WCCU gift card.

## Member Testimonial

*"I just want to say thank you to Daniel Ives at the Witzel location for helping me through what ended up being a crazy journey with refinancing my house. Unfortunately, it wasn't quick and easy and had many road blocks along the way, but Dan really made the process easier. He had great communication and answered all questions along the way. If you're looking for someone who is personable and doesn't judge you for everything you have been through, I highly recommend Dan! Thank you Dan!"* – **Nicole Lepsch**

### Help us with being there for you!

We want your feedback! Type [WCCUfeedback.gosite.com](https://wccufeedback.gosite.com) and let us know how we've been doing. It's a two-click, quick review... **WE PROMISE!**

## Holiday Hours and Important Dates

### Independence Day Observed

Monday, July 5 – **Closed**

### WCCU Timber Rattlers Baseball Game

Tuesday, August 31

### Labor Day

Monday, September 6 – **Closed**

Snowbirds, don't forget to update your address when venturing to and from Wisconsin.

**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: 5.31.21**  
Members: 8,217 | Loans: \$105 Million | Assets: \$153 Million

## Current Fraud Trends

Crooks are quickly adapting to the times with how they get your information and turn it for profit. Scammers stay on top of whatever is new, such as the popularity of Zoom, COVID-19 vaccines and online shopping trends. Check out nine fraud situations happening widely right now.

**Zoom Phishing:** Con artists registered over 2,449 fake Zoom internet domains in the early months of the pandemic, just so they could send out "look like" Zoom emails, according to the BBB. Make sure you look at the sender's email address and **NEVER** click on the links in emails, texts or social media messages.

**COVID-19 Vaccine Card Cons:** Many are showing off vaccine cards on social media. Posting your full name, birthday and shot info allows scammers to have valuable data for identity theft, breaking into bank accounts credit cards or more. Instead, opt for a selfie with a vaxxed sticker.

**Fake Online Shopping Sites:** Fake sites are using photos from real online retailers. Creating the same look and feel makes them look legitimate. They take your credit card information and you receive nothing. Don't click on an ad to go to a retailer, instead bookmark the URL.

**Celebrity Imposter Jackpots:** Celebs like the Kardashians and Justin Bieber did social media giveaways where fans posted cash-transfer app identifier for a chance to win free money. Intro scammers, posing as celebs offering fake giveaways.

**Online Romance Ambush:** They're not just on dating sites anymore. With expansion to prayer and book groups through online games those who have isolated have turned to. Remember never send money to someone you've never met in person.

**Medicare Card Come-Ons:** Scammers are claiming to be from Medicare and offering all kinds of pandemic related services if you "verify" your Medicare ID number. Do NOT reply to emails, calls or knocks at the door! Medicare will never contact you without permission, so don't provide your number.

### Cash Transfer App Swindles:

CashApp, Venmo, Zelle and PayPal which let you transfer money directly from one person to another has led to a host of frauds. The latest tactic is a scammer sends money, then sends a follow-up message requesting the money back, claiming it was "an accident" but the original transfer was made with a stolen debit card. The funds will be removed from your account and you are out the money. Only accept money from a verified trusted source as tempting as it may seem, you will eventually be the one without the money!

### New Social Security Scams:

Fraudsters are using "spoofed" phone numbers that look like they are from Washington D.C. They say your Social Security number was used in a crime and you'll be arrested soon if you don't send money. They may refer to your local law enforcement website where you can see the person's photo. You check it out and it all seems legitimate. Stop; don't pick up the phone unless you know the number. If it's important they'll leave a message.

### "Account Problem" Text:

They send out fake text messages with real-looking logo alleging there are issues with your internet account, credit card, bank account, or online shopping order. They want you to click on links and provide personal info. Don't click on links in texts or emails you haven't asked for. When in doubt call your financial or credit card company to verify.

