

\$OLUTIONS

Fall/Winter 2012

Winnebago
Community
Credit Union

Need More TIME & \$\$\$ in your Life?

WCCU is Simple & Enjoyable - Try the ELECTRONIC Way

✓ FREE Checking



Designed to meet your Needs
No minimum balance or
monthly service charge
FREE Online & Mobile Branch

✓ Direct Deposit

Safe and convenient
Use for Payroll, Social Security
Deposits and Tax Returns



*Psst . . . did you know that
Direct Deposit Distributions
pay-off Loans FASTER?*

✓ Debit Card

Quick and easy
Use at an ATM
VISA Check Card is accepted
almost anywhere



✓ Online Branch



www.wincu.org
SIGN-UP Today!

Access your account 24/7
Transfer money
Check balances
Account Alerts
Download info into Quicken or
MS Money

✓ Mobile Branch



Online Branch required
SNAP the QR Code



✓ Teller - 24



920.233.8118
Access your account 24/7
Transfer money & make
Loan payments
Inquire on balances
Verify checks cleared

✓ E-Statements
Secure, Fast & Convenient

✓ FREE Bill Pay
Simplify your budget!

Let us help you get Connected, it's



Simple and Enjoyable! www.wincu.org

Credit Union

Corner



Identity Theft: Protect Yourself! What is it all about?

Identity theft is a serious crime that can disrupt the very things you have worked so hard to maintain and uphold: your finances, credit history, and reputation. Someone can steal your personal information and use it without your permission to obtain loans, take out new credit cards, open up new cell phone lines, and buy just about anything without your consent.

How to Protect Your Information:

- Run and read your credit reports. You get a free credit report every year! To order all 3 credit reports online, go to annualcreditreport.com, or call 1-877-322-8228
- Read you bank, credit card, and account statements
- Shred all documents containing sensitive and personal information
- Don't respond to emails, texts, or phone calls asking for personal information
- Create strong passwords that contain upper and lower case letters, numbers, and symbols
- Use encrypted sites when purchasing items online. Encrypted sites have an "https" at the beginning of the web address. The "s" stands for secure.
- Don't send personal information if you use a public wireless network
- Use anti-virus spyware and a firewall on your computers

What to Do If Your Identity is Stolen:

- Flag your credit reports by calling the 3 credit reports and ask for a fraud alert on all 3 reports
1. Equifax 1-800-525-6285 2. Experian 1-888-397-3742 3. TransUnion 1-800-680-7289
- Order your credit reports to review them for any suspicious activity
www.wincu.org Search: [Free Credit Report](#)
- Create an Identity Theft Report - File a complaint at the following 2 agencies:
1. Federal Trade Commission at ftc.gov/complaint or call 1-877-438-4338
2. Take the complaint to your local police to file a police report

NOTICES: EFFECTIVE January 1, 2013


NEW Tiered Courtesy Pay Program

The OLD Way	The NEW Way
\$25 for each occurrence	1 - 2 Times \$15
	3 - 5 Times \$25
	6 - 8 Times \$30
	9+ Times \$35

Courtesy Pay is a special service offered for overdraft protection for qualifying members. Each occurrence/time the checking account is overdrawn a courtesy pay fee will be assessed; the tier changes are occurrences based on an annual time period.

**Going Green - ON LINE
BRANCH USERS:
Overdraft Notices
Will be delivered by E-MAIL
effective 1/01/2013.**





**VISA Cardholder
Agreement
Truth-in-Lending
Disclosure CHANGE**

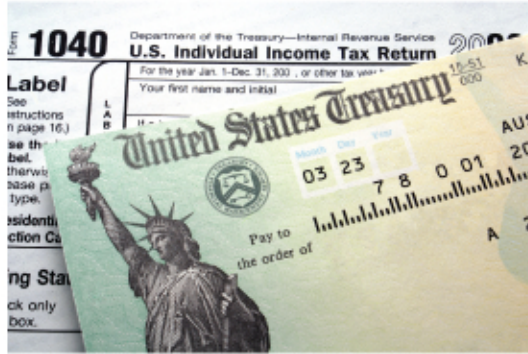
Effective 1-1-13 there will be a change in the Disclosure that was provided when your credit card was opened. Instead of contacting the Federal Reserve Board for Credit Card Tips, the Consumer Financial Protection Bureau will be responsible for maintaining information regarding the factors to consider when applying for or using a credit card.

Please visit <http://www.consumerfinance.gov/learnmore>

Effective 1/01/2013 VISA & MasterCard replacement cost will be \$10



Making Cents



ONLINE Tax Refunds you'll need the following:
WCCU's Routing number 275981174
and Your Account Number:

- * SAVINGS Account Deposits - provide your account number.
- * CHECKING Account Deposits - provide the center set of numbers on your checks. Your account number followed by an extra digit.

Please contact us at 920-233-9096 to help set-up your **DIRECT DEPOSIT** of your **Federal Government Benefit Payments**



www.godirect.org

TO

RETIREMENT

401K



Contact Brian Finger today for all your investment needs.
 920-651-3081 Direct
bfinger@wincu.org Email

- 401K Rollovers
- IRA's
- College Savings
- Life, health and supplemental Insurance
- Medicare Supplements and RX plans

Home Equity Line of Credit

1.99% APR*

Locked in for 2 years!!!

- ★ Refinance your existing Home Equity Loan!
- ★ Purchase a vehicle
- ★ Consolidate debt
- ★ Following introductory rate, as low as 1.99%



*Rate follows prime rate after introductory; currently 3.25% APR. For less than or equal to 80% loan to value, rate equals prime rate. Add 1% to rate for 80-91% loan to value; 2.99% for 2 years, then 1% plus prime. All loans subject to approval, rate based on creditworthiness. No closing costs except if approval is required. Rates subject to changes. New HELOCs only with \$5000 minimum line. Some restrictions apply.

Graduating in Spring 2013?

The Jean Kolodzik Scholarship Fund awards one (1) \$500 scholarships renewable (up to 4 years) to one graduating high school senior. If you are a member or the child of a member and graduating from high school this spring, contact your guidance office for a scholarship application or go to wincu.org for more information! **Search: scholarship**



BooFest

Winnebago Community Credit Union sponsored BooFest at the final Farmer's Market in Neenah. Youngsters dressed up in Halloween costumes and trick-or-treated around to the various vendors. There were games and face painting also. All the bags (seen in the picture) were given out by WCCU to the kids and the market shoppers! Thank you Nick, Tina & Rainboe for attending this community event!



MEMBER MATTERS

Annual Meeting

Thursday, March 7, 2013
Elk's Lodge
175 W. Fernau Ave.
Oshkosh
Meeting at 6:00 pm
Dinner immediately
following!

As of Oct. 31, 2012
Assets: \$ 76,937,223.19
Loans: \$ 58,682,962.51
Members: 6,725

Routing Number
275981174

Telephone
(920) 233-9096

Fax
(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
PO Box 706
Oshkosh, WI 54903

ATM Locations
Drive Up - Witzel
Drive Up - Snell
Drive Up - Neenah

Happy Holidays

Holiday Hours

Thanksgiving Day,	Nov. 22 - 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. 18 - Closed for All Staff Training

WCCU is sponsoring Community Night at

The Celebration of Lights

on Tuesday, December 4th, 5-9pm.

Drive through Menominee Park and view the beautiful light displays! Bring an unwrapped toy to support Toys for Tots and your admission is free!

