

\$olutions

Winter 2017

New Member Finds Savings at Winnebago Community

When boating enthusiast Andrew Witt drove past our Snell branch during our annual Boat Loan Sale, he never dreamt stopping in would be so impactful to his family finances. Andrew says, "The boats outside the branch caught my eye and I thought; I need to stop in and see if I can save some money."

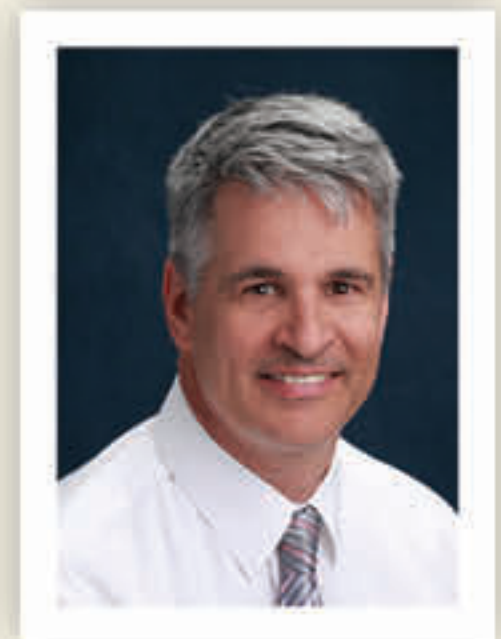
Andrew found out later that week, while across town, where he met with Witzel branch lender Paul Monfils. Paul remembers it well, "We hit it off right away, Andrew was focused on saving money for his family and I was able to provide a boat loan that did just that."

His love of boating also ended up saving him a substantial amount on his home mortgage as well. Paul says, "I asked Andrew if we could look into finding savings there as well." Andrew said, "Sure, but it wasn't all that long ago that we refinanced."

After a bit of investigating, Paul learned the Witt's could lower their mortgage interest rate by over 2%! Their new WCCU mortgage potentially saves their young family \$40,000 over a full term.

Andrew is very thankful for the efforts of WCCU, "The whole process of refinancing was so much more organized than working with my old bank, they made it easy for me. In fact, I was so impressed; I told a co-worker and now they have a Winnebago Community mortgage as well!"

If you're out boating on Lake Winnebago or Poygan next year...you may see Andrew, Tiffany and Preston out on the water. They'll be the ones smiling knowing their boat actually saved them a great deal of money!



Paul Monfils
Witzel Branch Lender



New members
Andrew, Tiffany and Preston Witt

Why a Mortgage Pre-Approval Matters

If you're looking to buy a home in 2017, a mortgage pre-approval is likely your best bet for getting into the home of your dreams. Here's why:

- **Your purchase offer holds more weight if realtors know you're pre-approved.**
- **Address any hurdles in your credit history early in the home buying process.**
- **You will shop confidently knowing exactly how much home you can afford.**
- **Get into your dream home faster since much of the process has already been completed.**

Our professional mortgage lenders are here to assist you, call us today!



Statistics: 12.31.16

Members: 7,194 | Loans: \$74.7 Million | Assets: \$92.7 Million

Join Us!

Winnebago Community Credit Union 63rd Annual Meeting

For over 60 years, each spring, Winnebago Community Credit Union board and members have gathered to celebrate our not-for-profit financial cooperative.

This March will be no different when our mission of *Helping Make Members Dreams Come True* comes to life. Please make plans to join your Board of Directors and learn more about your credit union.



WCCU Board Chairman Tom Geske addresses members at 2016 meeting.



See Us for a Retirement Portfolio Review

By John McInnes

Conventional retirement planning is based on the notion you have three resources to rely on in retirement: (a) Social Security; (b) employer-based pensions; and (c) your own savings. We strongly encourage members to regularly review your Social Security statements, and if you're approaching the age where you'll be claiming Social Security benefits, meet with us to discuss the best strategy.

An employer-based pension is invested by professionals picked by your company, and you have little or no control over how that investment is managed. Your benefits are simply your benefits.

However, you control your own savings. Typically, your retirement savings include IRA accounts, non-IRA accounts, and employer-based contribution accounts such as a 401(k), 403(b), 457 plan, etc.

An annual Retirement Portfolio Review is intended to help you responsibly manage retirement savings. These funds accumulate over a long period, are often scattered across multiple accounts, and we can provide a clear view of how it all works together including: how much risk you are comfortable taking and how much risk you may *need* to meet and maintain your standard of living in retirement.

Please call or stop in to set up your own Retirement Portfolio Review with one of our Financial Advisors.



**John McInnes
Financial Advisor**



Securities offered through Packerland Brokerage Services, Inc. Member FINRA, SIPC; Investments are not deposits of, obligations of, or guaranteed by Winnebago Community Credit Union. Investments are not insured by the NCUA/FDIC or any other agency of the United States. Investments are subject to investment risk, including the possible loss of principal amount invested.

We Have \$10 Million to Lend

Let us help make your dreams come true

Winnebago Community Credit Union has plenty of funds to assist you in reaching your objectives in 2017. WCCU president Tony Tiede says, "There has never been a better time for our credit union to assist members in reaching their goals. **We've seen continued growth, rates are still very low and our financial strength is excellent** ... so we're in a great position to live our mission of *Helping Make Your Dreams Come True.*" **Here are just a few ways we can make it happen:**

- Have a home improvement project in mind for 2017? A Home-Equity-Line-of-Credit is perfect!
- Perhaps your current house is a bit cramped? We've got the perfect mortgage to assist with a new home.
- Possibly your old car is looking rough these days? We'll help you get that new car smell back.
- Looking to hit the open road in a shiny RV or the open waters in a new boat?
See us for a low-rate loan.

Call us, stop in for a visit, or jump online to get started!

*APR=Annual Percentage Rate. After 1-yr rate lock, rate follows prime rate (in *The Wall Street Journal* currently 3.5%) for 80% loan to value or less. Maximum APR 18.00%. Add 1% to prime for 80.01-90% (LTV) after 1-year rate lock. Loans subject to approval; rate based on creditworthiness. No closing costs unless appraisal required. Rates subject to change. \$5,000 minimum on new HELOCs and \$5,000 new money required on existing HELOC. Homeowner's insurance is required. Some restrictions apply.



No Annual Fee!

Home Equity Line of Credit
1.99% APR* Locked in for 12 months!

As low as Prime after. Currently **3.75%** APR*

No Closing Costs!



Member Scholarship Available for 2017 Graduates Fund in memory of credit union employee

Scholarship applications are now being accepted from graduating high school seniors who exemplify the inspiring qualities Jean Kolodzik brought to our credit union.

Jean's 33-year commitment to WCCU embodied the people-helping-people mission of the credit union movement and is something employees believe in today. Tony Tiede, credit union president, describes Jean this way, "Jean's commitment to the credit union movement has provided a sound foundation for our success today."



Jean Kolodzik

To help us remember Jean's legacy the WCCU Board of Directors created this \$1,500 college scholarship bearing her name. If you are a member or the child of a member graduating from high school this spring...go to wincu.org for more information. Search: scholarship.

Electronic Tax Refund Information

WCCU's routing number: **275981174**

Deposit in Savings – provide account number

Deposit in Checking – account number plus the extra digit that appears on your checks (center set of numbers)



Member Wins in Debit Card Promotion

Congratulations to Patrick Williams of Neenah. He is the lucky winner of a \$50 VISA gift card in our *Get Your Game On* debit card promotion. Each quarter a WCCU member wins just for using their debit card!





P.O. Box 706
Oshkosh, WI 54903

Routing Number
275981174

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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



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Don't Let Criminals "Skim" Your Money!

You may have heard of skimming on the news recently as criminals were arrested in Green Bay for committing the act. Skimming is the illegal copying of your debit or credit card data from the magnetic strip and cloning your card to make fraudulent transactions.

There are two components; a Skimmer placed over the card slot to read the information and then a camera or keypad overlay to capture your pin.

What can you do?

- Always use your hand to shield your PIN as you enter it.
- Look at the card reader and key pad: Does anything look out-of-place? Are they different in any way from the rest of the machine?

If you feel your card information may have been compromised, call us immediately.

Remember, you are the best line of defense in protecting your financial identity!

**PROTECT
YOUR
IDENTITY**



2017

Important Dates

Branches Closed for All Staff Training
Presidents Day – Monday, February 20th

63rd Annual Meeting – Thursday, March 2nd
Complete details inside!