

# CREDIT UNION NEWS



December 2009



## FROM THE CHAIRMAN'S SEAT

As 2009 comes to a close I want to wish you a holiday filled with joy, and a prosperous new year. Thank You for your continued patronage.

This has been a year of growth as 1st Community Credit Union has surpassed 10,000 members. Our rates remain competitive and affordable while we strive to provide you with the products and services you rely on to meet your needs and your family's financial goals.

1st Community Credit Union was recognized during the 2nd Quarter of 2009 with a Member Service Award by the independent trade association Callahan and Associates for Return of the Member (ROM). The ROM index measures how well a credit union is serving their members based on sixteen member service metrics, which include Return to the Borrower, Return to the Saver, Member Service Usage, Total ROM, and several other key member service ratios. Many thanks to our staff for providing extraordinary levels of member service.

Many members were able to benefit from the Credit Union Difference in 2009. Credit Unions teamed up with U.S. automakers through a program called Invest In America. The program gave all eligible new and existing credit union members the unique opportunity to get a discount on the purchase of a new vehicle. Another Credit Union discount we were able to offer this year was discounted admission tickets to Mt. Olympus Water & Theme Park in Wisconsin Dells.

We are committed to providing financial education and resources to members and others in our community. We offer seminars on buying a home and on fraud protection, we have financial tools and resources available on our website, and our staff gives of their time to teach financial fitness to students from area schools and scouting organizations. Most recently our Vice President of Lending, Damian Levandoski, visited the Cashton High School Wellness Day and spoke about the importance of maintaining a healthy credit history.

It pays to be a member, and we hope you will share your membership. Because you are a member, your brothers, sisters, parents, and children are eligible to join 1st Community Credit Union no matter where they reside. Encourage **your** family to join **our** family!

Warmest Regards,  
Stanley Herrman, Board Chairman

## What Makes Credit Unions Different?

### **Not-for-profit:**

We exist to serve our members, not to make a profit. Credit unions don't need to create profits in order to pay stockholders, as do banks.

### **Ownership:**

Each credit union member has equal ownership and one vote, regardless of how much money they have on deposit at the credit union.

### **Volunteer Boards:**

Each credit union is governed by a board of directors rather than by stockholders who share profits.

### **Financial Education:**

Credit unions assist members to become better-educated consumers of financial services. A national study shows that just ten hours of personal finance education can positively affect students' spending and savings habits for a lifetime.

### **Social Purpose:**

Our people-first philosophy causes credit unions and our employees to get involved in community charitable activities and worthwhile causes - just ask us.

We  
were meant  
to be  
**Together**

# LOANS FOR EVERY REASON...

# LOANS FOR EVERY SEASON



Damian Levandoski  
VP of Lending

My name is Damian Levandoski and I am the Vice President of Lending at 1st CCU.

Your credit union's lending experts are happy to assist you with your lending needs, so come in to discuss your plans for 2010.



Steve Schroeder, Sparta  
Senior Loan Officer

With a Home Improvement Loan, you'll receive the cash you need to make those permanent improvements to your home. 1st CCU is also supportive of your efforts to make your home more energy efficient with "Green" Improvements.



Julie Leis, Sparta  
General Purpose Loans

Whether you are financing a car, truck, boat, or recreational vehicle, we can assist you with a loan that puts you in the driver's seat. We can also help you finance an affordable alternative to home ownership with a Mobile Home loan.



Arnie Rettler, Sparta  
Real Estate & General Loans

Take advantage of the money you have invested in your home with a Home Equity Line Of Credit. Use it to purchase a car, a vacation, college tuition, or for major repairs or improvements. Find out if a HELOC is the right choice for you.



Jodie Spafford, West Salem  
Real Estate Loans

Get pre-approved before you go looking for your new home. Pre-approval gives you an edge when you and another buyer both want the same house. With a loan approval in hand, the seller is more likely to consider your offer.



Sue Ahles, West Salem  
Branch Manager

1st Community Credit Union can lend a hand with convenient terms and competitive rates. If you have credit card debt or loans at another financial institution, our lending experts can meet with you to discuss the possibility of consolidating or refinancing.



Bryan Edwards, Sparta  
Commercial & Ag Loans

Get a Business Loan with someone you know & trust, so you can focus on what you do best. Loan funds can be used for expansion, for business expenses, to purchase equipment, to purchase or improve real estate, or for refinancing existing business debt.



Barb Burnham, Sparta  
Real Estate & General Loans

When you are ready to build your dream home, let 1st Community Credit Union lend a hand. We offer loans for land purchase & new construction. After you've moved in we can also assist you with a mortgage that is built to fit your needs.



Jim Hines, West Salem  
General Purpose Loans

Getting pre-qualified for your vehicle loan is fast, easy, and free! It also makes your purchase go more smoothly, since you know up front what you can afford. You'll be able to give your undivided attention to the selection of your new vehicle.



Jenny Cavadini  
Loan Collections

1st Community Credit Union is dedicated to providing helpful resources to our members. We offer guidance with financial counseling services and affordable plans for managing debt.

The screenshot shows the 1st Community Credit Union website interface. On the left is a vertical navigation menu with links for Loans, Savings, Checking, Cards & E-Services, Rates & Fees, Links & Tools, About Us, FAQs, Employment, Fraud & ID Theft, Lost or Stolen Cards, Order Checks, Featured Homes, Order a Credit Report, and Google. The main content area features a 'Welcome' banner, 'Featured Rates' (10-yr Fixed Mortgage at 5.25% APR, 1-yr Shared Cert at 3.00% APR, 1.97%), 'Online Banking' with a login field, and 'Forms and Applications'. A 'News' section lists items like 'Beware of Phone Scam', 'Beware E-Mail Scam', and 'Food Drive in November'. A 'Hunting For An Affordable Mortgage?' banner is at the bottom. The right sidebar contains contact information for Sparta and West Salem branches, including addresses, phone numbers, and hours of operation.

## Have you checked out the new look of our website?

With links to online calculators, financial tips, and current rates, our website is a great resource for members. We also provide useful links that parents may use to teach children about the importance of saving and spending wisely. We hope you'll check it out...visit us at [www.1stccu.com](http://www.1stccu.com).

## VISA GIFT CARDS - THE PERFECT GIFT FOR THE HOLIDAY SEASON

Always worried that you'll end up giving friends and family the *not-so-perfect* gift?



Instead of playing the guessing game this holiday season, make it easy on yourself and give them what they really want - the Visa gift card.

Because the gift card can be used almost anywhere Visa debit cards are accepted, your friends and family get to decide how and where they want to use it. Visa gift cards also come in handy for making online purchases. 1st Community Credit Union Visa gift cards may be registered online and users may log in to view transactions and see the card balance. It's quick and easy to use!

Make everyone on your list happy this year by giving the gift that never disappoints. Stop by 1st Community Credit Union and purchase your Visa gift cards today!

**CU Rewards:** If you have a credit card through 1st Community Credit Union, you're already earning reward points every time you make a purchase. You earn one point for every dollar charged on your 1st CCU credit card. These points may be redeemed for name brand electronics, housewares, fitness equipment, & jewelry; or you may redeem points for travel options like airline tickets, cruises, rental cars, and hotels.

Visit [www.curewards.com](http://www.curewards.com) to view the available merchandise, check your point total, and print order forms.

## Holiday Hours



**Dec 24 - Open Until 12:30**

**Dec 25 - Closed for Christmas**

**Dec 31 - Open Regular Hours**

**Jan 1 - Closed for New Years**



*The best of all gifts around any Christmas tree: the presence of a happy family all wrapped up in each other.*

~Burton Hillis

## Important Information about Direct Deposits

When arranging for direct deposit of any funds to your account (i.e: your tax return) or when authorizing automatic withdrawals from your account, you will be asked for two key pieces of information:

- 1) 1st CCU's Routing Number: 275981909
- 2) Your account number in the correct format

It is vital that you give your account number in the correct format. The format you will need to use depends on whether the funds are to be automatically deposited into a checking account or savings account. See examples of the proper formats below:

**Checking Account:** use the number printed in the middle on the bottom of your checks. It is a 10 digit number and it will begin with a 70 or a 71. **Example of Checking Account number: 701XXXXXXX or 702XXXXXXX**

**Savings Account:** your savings account number is also 10 digits long, begins with a 1 or a 2, and usually ends with a 00, 01, 02, or 50. You can find your savings account number on your statement. **Examples: 10XXXXXX00 or 200XXXXX00**

Please call the Bookkeeping Department for clarification if you don't know which number to give. Phone (608) 269-8121. Knowing the proper account number can help prevent misdirected or unnecessarily delayed automatic deposits.

*Proudly serving our members since 1961*



**IMPORTANT  
PHONE  
NUMBERS**

**Drive-Up ATM Locations**

**1st Community Credit Union**  
1000 W Wisconsin St  
Sparta, WI 54656

**1st Community Credit Union**  
1410 W Hwy 16  
West Salem, WI 54669

**Amish Cheese House**  
711 Avon Road  
Sparta, WI 54656

**SPARTA**

Phone: 608-269-8121  
Fax: 608-269-8120

**LOBBY HOURS**

Mon-Wed.....8:30 - 5:00  
Thur-Fri.....8:30 - 5:30  
Saturday.....8:00 - 11:30

**DRIVE-UP HOURS**

Mon-Fri.....7:30 - 5:30  
Saturday.....8:00 - 11:30

**WEST SALEM**

Phone: 608-786-2420  
Fax: 608-786-1025

**LOBBY HOURS**

Mon-Thurs.....8:30 - 5:00  
Friday.....8:30 - 5:30  
Saturday.....Lobby Closed

**DRIVE-UP HOURS**

Mon-Friday.....7:30 - 5:30  
Saturday.....8:30 - Noon

Report Lost/Stolen  
**DEBIT CARD**  
**1-800-236-2442**

Report Lost/Stolen  
**CREDIT CARD**  
**1-800-449-7728**

Call 1st CCU Toll-free:  
**1-888-706-1228**

PATT telephone banking  
**1-866-876-7288**

**Save Paper and Postage With eStatements!**

Sign up for eStatements through home banking and all your future statements will be archived on our secure website for up to 18 months. We also offer eStatements for Credit Cards.

Your statements are accessed through our secure CU Online home banking service. The statements won't sit in your unattended mailbox, and you won't need to find a secure place to file them or dispose of them. Print the statements as needed, save them on your personal computer, or leave them stored in the archive. It's convenient and secure.



You'll receive a monthly email reminder when your statement is ready, and you'll be able to view it online at your leisure. Enroll in eStatements online. Visit [www.1stccu.com](http://www.1stccu.com) for more information, or call your local 1st CCU branch.

**NEW ADDRESS?**

The Post Office does not forward financial statements to your new address. If you have recently moved, are planning to move, or if you go away for the winter, please be sure to fill out a Change of Address Form at 1st CCU in Sparta or West Salem. We need a signed form on file before changes can be made on our system.

*Your account will be charged each month if your statements are returned to us marked 'Undeliverable'.*



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

**NCUA**

National Credit Union Administration, a U.S. Government Agency



**EQUAL HOUSING  
OPPORTUNITY**

**Win A Jacket!**

Fill out this coupon & return it to 1st CCU. Your name will be entered into our monthly drawing for a 1st CCU jacket!

Name \_\_\_\_\_

Address \_\_\_\_\_

Phone # \_\_\_\_\_



**HERE'S THE LATEST**

**Assets..... \$91,467,358**  
**Loans..... \$73,107,196**  
**Savings..... \$82,564,538**  
**Members..... 10,095**  
(as of October 31, 2009)



**Board Of Directors**

Chairman.....Stan Herrman  
Vice Chairman.....Kent Miller  
Secretary.....Janet Faile  
Treasurer.....Mark Mulder  
Director.....Barb Hoffman  
Director.....James Wegner  
Director.....Eric Hesselberg