

IN THIS EDITION:

We've Expanded Our Field Of Membership; Tomah Pop-Up Branch Hours Increased; Holiday Hours; Community Involvement; Christmas For Kids Tree in Sparta; Holiday Loan Special

Brad Bauges, 1st CCU President/CEO, announced on November 11, 2019 that 1st CCU received approval from the Office of Credit Unions to expand their field of membership from five counties to fourteen counties in Wisconsin.

With this field of membership expansion 1st CCU can now serve anyone who lives or works in the following counties:

- Monroe
- La Crosse
- Trempealeau
- Jackson
- Buffalo
- Eau Claire
- Clark
- Wood
- Juneau
- Adams
- Sauk
- Richland
- Vernon
- Crawford



The purpose of 1st Community Credit Union is to provide a source of credit at a fair and reasonable rate to the members of the communities we serve, along with charging fewer fees and offering better savings rates. Credit Unions live by the philosophy of people helping people and we are looking forward to serving our members' financial needs and supporting the communities in these new areas.

Our Tomah Pop-Up Branch Is Open More Hours In December!

Beginning December 3rd:

Tuesdays: 8:30 am - 5:00 pm

Wednesdays: 8:30 am - 5:00 pm

Fridays: 8:30 am - 5:00 pm

*Located inside Heartland Cranberry Mall
next to Ground Round*

HOLIDAY HOURS

- December 24:** 1st CCU will be closing at 12:30 pm
- December 25:** 1st CCU Is Closed for Christmas Day
- December 31:** 1st CCU will be closing at 12:30 pm
- Jan. 1, 2020:** 1st CCU Is Closed for New Years Day

COMMUNITY INVOLVEMENT

As part of 1st CCU's commitment to serving our communities all of our employees recently donated new school supplies to be donated to local schools.

**Strong students,
strong communities!**



Chris Krueger - West Salem Branch Manager and Jenny Cavadini - Internal Auditor presented school supplies to the West Salem School District. They also presented a \$100 donation from the West Salem branch's Jeans Day Fund. Pictured are Mike, Gayle, Jessica, Jenny, Julie and Chris.



Chip Manske - Student Branch Coordinator presented school supplies and a \$100 donation from the Sparta branch Jeans Day Fund to Haylie Kinserdahl of the Sparta School District



Pumpkin Decorating contest results: Kathy and Hagen donated \$80 to the Monroe County Animal Shelter (Kathy's owl pumpkin pictured above); Jennifer donated \$30 to the Sparta Ecumenical Food Pantry (pictured with Maureen Sullivan above); Jodi donated \$30 to Sojourner's Journey of Sparta (pictured with Katie Bennett above). Thank you to everyone who came in and voted!

West Salem's Trunk or Treat in the West Salem Village Park is a fun event every year. Chris Krueger-West Salem Branch Manager, & Jenny Cavadini-Internal Auditor handed out treats!



Our West Salem branch presented a \$200 check from their Jeans Day Fund to the Community Assistance Program! L-R: Larry, Jean and John from the Community Assistance Program along with Jon Cook-Marketing Supervisor and Natalie Echeverria-Member Service Representative.

1st CCU's Sunshine Committees recently organized an employee donation drive to benefit local food pantries. Above left is Donita delivering non-perishable food items to the Couleecap Monroe County Food Pantry. Above right are Jon and Sue delivering bags of toiletries and non-food items to West Salem's Share and Care Pantry. Toiletries are much-needed necessities that don't get donated often and we're happy to contribute!

CHRISTMAS FOR KIDS TREE IN SPARTA

Thank you to all of our members (and employees) who selected ornaments from our Christmas For Kids Giving Tree and purchased Christmas gifts for local children. This was our first year of participating in Christmas For Kids and we started out by featuring the wishes of 50 children on our tree. Those first 50 ornaments were all gone in a matter of a few days! We went back to the program organizers and got wishes for 40 more children, and again our members didn't disappoint, as those ornaments also flew off the tree! 1st CCU has the BEST members! Your generosity and community spirit are amazing.

If you selected an ornament from our tree please return the unwrapped gift(s) to 1st CCU in Sparta no later than December 6th.

***Our 1st CCU 'elves' will take care of wrapping and tagging for you!
Thank you for spreading the joy this Christmas!***



DON'T SWEAT THE HOLIDAY SEASON!

A 1st CCU Personal Loan can make your days
Merry and Bright!

Unsecured Personal Loan
Rates As Low As

7.77%

Annual Percentage Rate

A 1st CCU Personal Loan can provide the cash you need for the most wonderful time of the year, so there's no need to sweat the holidays this year! See us 1st!

Get FAST CASH for whatever you need!

- ***Holiday Shopping***
- ***Travel Expenses***
- ***Consolidate higher-interest-rate debt***
- ***Entertaining family and friends***
- ***Holiday Getaways***

- ♦ No Collateral Needed
- ♦ No Down Payment Requirement
- ♦ No Prepayment Penalty
- ♦ Convenient Access To Funds
- ♦ Flexible Terms
- ♦ Affordable Payments
- ♦ Minimum loan amount is \$1000
- ♦ Apply online at 1stccu.com, stop in to apply, or call 888-706-1228 for assistance

*All loans subject to credit approval. Your rate may vary based on creditworthiness and term. Some restrictions may apply. Minimum loan amount \$1,000. Membership eligibility required. Offer not available for refinancing of loans already on file at 1st CCU. Cannot be combined with other offers. Offer available through December 31, 2019. See a loan officer for full details. NMLS 411004. Federally insured by NCUA.