

NEW WEBSITE COMING SOON!

We've been working on an updated and refreshed website for our members and website visitors, and can't wait to show it off! The relaunch will be happening later in August. Along with the new, updated look you'll enjoy the streamlined menu and easier navigation. The website was designed with mobile in mind, featuring a modern design that is responsive to all screen sizes.

What are the differences you'll notice as you visit the new website later this month?

- Online Banking login: On the desktop version of the website, click the black "Login" button in the upper right corner, which takes you to the secure 1st CCU Anywhere login landing screen.
- Thumb-friendly mobile menu: When using the new website on a mobile device, the menu is located at the bottom of the screen for easy navigation.
- New loan calculator: Use the slider on our home page's loan calculator to see estimated monthly payments on a new consumer loan.
- Navigation has been streamlined, with quick access to product and services webpages.
- 1st CCU's routing number is now located on the home page for your convenience (located in the menu on mobile devices).
- Updated branding with a modern look and feel.
- Accessibility interface lets differently-abled website visitors navigate the site easily.

We've Also Launched A New, Improved Loan Application!

- Faster & easier to apply!
- Even more convenient when you apply within 1st CCU Anywhere (*when you're logged into your account many of the form fields automatically populate with your info!*)
- Faster approval process!



Save The Easy Way

How many times have you said "Next month I am going to put money aside in savings". And then something comes up and there goes the money you were supposed to save. We've put together some convenient tips to make saving easier. Start today, your future self will thank you!



Open A Sub-Share Account

Achieving a savings goal can be a challenge, but you've got this! When you're saving for a specific expense consider opening a sub-share account. A sub-share account is like a mini savings account, and you can name the account with your savings goal, such as Vacation Fund, New Furniture, or Down Payment. You can open a sub-share on your own, any time, anywhere by logging into 1st CCU Anywhere Online or Mobile banking and selecting "Open An Account" from the side menu.

Break Your Goal Into Smaller Chunks

The biggest hurdle to saving is failing to include your savings goal in your budget. It's important that you make a plan for meeting your savings goal, and you can start by breaking down your overall goal into a weekly, bi-weekly, or monthly goal. For instance, if you're trying to save \$1200, making a commitment to put away \$23 from each weekly paycheck seems more manageable and you are more likely to achieve it. You'll feel great about reaching that milestone each week! Consider setting a reminder on your smartphone so you'll remember to 'pay yourself first' every payday.

Set Up Automatic Transfers

Thanks to technology, you can save for future expenses without even thinking about it. Each month, money can be automatically transferred to your savings account. YOU are in control. You set up the amount of money you want to transfer, and the transfer frequency (weekly, twice a month, monthly). Whether the transfer amount is small or large, you'll gradually be building your savings.

Don't keep us a secret! Encourage your friends and family to bring their accounts to 1st Community Credit Union!

*Rate shown here is current as of July 24, 2023. Rates are subject to change at any time. Some accounts may have minimum deposit requirements, minimum balance requirements to receive the posted rate, or early withdrawal penalties. Contact 1st CCU for all available options, current rates, terms, qualifications, restrictions, and funds availability. Membership eligibility required. Anyone who lives or works in Monroe, La Crosse, Buffalo, Trempealeau, Jackson, Eau Claire, Clark, Wood, Adams, Juneau, Sauk, Richland, Crawford, or Vernon County is eligible to join 1st CCU. Federally insured by NCUA.

Deposit Rates
as high as*

5.39%

Annual Percentage
Yield



We Celebrated With A Grand Re-Opening!

The West Salem branch remodel project has been completed and we're loving it. The new interior layout has increased efficiency for staff and the lobby is brighter and has a much better flow. Thank you to everyone who stopped in to see the changes!

During our Grand Reopening Week we held a ribbon cutting on Tuesday, and on Thursday ORA Trails held a fun Bike Event for kids, and the Features Food Tent was on-site for lunch! As a result of Thursday's fundraiser, a check for \$5,397 was presented to the West Salem Bike Park.



COMMUNITY INVOLVEMENT

Congratulations To Our Scholarship Recipients

**1st Community Credit Union is very proud to support our local students!
Congratulations and good luck in your future endeavors!**



Left: Congratulations to Vanessa Leis of Sparta High School. Chip Manske, our Student Branch Coordinator/MSR II presented her with a \$1,000 scholarship award in May.



Right: Congratulations to Erin Perry of Tomah High School. Brittany Herricks, Mortgage Loan Officer, presented Erin with a \$1,000 scholarship. Erin plans to continue her education in the AG Field.

When you join 1st CCU, you're making a difference in your local community!

May is National Pet Month, and 1st CCU once again celebrated by making a commitment to donate \$10 to a local animal shelter for each new membership account opened at the credit union during the month. As a result of this campaign the credit union donated the following:

- **\$280 to Chasing Daylight Animal Shelter**
- **\$270 to Monroe County Animal Shelter**
- **\$270 to the AS/AP Cat Shelter**
- **\$260 to Tina's K-9 Rescue**
- **\$250 to the Coulee Region Humane Society**
- **\$230 to Last Paw Rescue**

1st CCU's dedication to serving the needs of local community organizations is as strong as our commitment to serving the financial needs of our members. We recognize that our members are animal lovers, and that our local animal shelters provide such an important service within the communities we serve.



Some days have perks! A few of our 1st CCU staff were able to cuddle puppies when presenting the donation checks to area shelters.



Mark Your Calendar!



UPCOMING HOLIDAY HOURS:

- Closed on Monday, September 4th in observance of Labor Day
- Closed on Monday, October 9th in observance of Columbus/Indigenous Peoples Day
- Also Closed on Nov 23rd for Thanksgiving Day and Dec 25th for Christmas Day

UPCOMING 1ST CCU EVENTS:



- **Saturday, August 5th: Shred Event**
 - West Salem Branch from 8 am - 11:30 am
 - Free and open to the public - You may shred up to 3 boxes/bags of paper
 - We are also collecting non-perishable food items for a local food pantry
- **Stop by 1st CCU's booth at Tomah's Downtown Thursday Nights!**
 - August 3rd, August 10th, and August 17th
- **Friday, September 15th: Spartan Homecoming Tailgate lunch**
 - At our Sparta branch from 11 am - 2 pm
 - Freewill donations for Tailgate Lunch of hotdogs, chips, and soda
 - Proceeds from freewill donations go toward SHS co-curricular activities
- **Thursday, October 19th: International Credit Union Day**



On Oct. 19, 2023, credit union members around the world will celebrate International Credit Union Day®, an annual event to commemorate the credit union movement's impact and achievements. This year marks the 75th anniversary. Since 1948, International Credit Union Day has been celebrated annually on the third Thursday of October. Each year on this day credit unions create awareness and celebrate the ways credit unions improve the lives of their members around the world. The global credit union movement is now more than 393 million members strong, and they are served by more than 87,000 credit unions in 118 countries.

What Makes Credit Unions Unique?

- **Equal Ownership** – Credit unions are democratically controlled and member-owned and member-operated. Each member has equal ownership and one vote regardless of how much money he or she has in savings.
- **Not for Profit** – Credit unions are not-for-profit financial cooperatives that provide a safe, convenient place for members to save money and access loans and other financial services at reasonable rates.
- **Social Purpose: People Helping People** – Credit unions exist to serve their members, not to make a profit. Every member counts, including those of modest means. This “people-first” philosophy impels credit unions and their employees to get involved in their community and support worthwhile causes.
- **Volunteer Leadership** – Each credit union is governed by a volunteer board of directors elected by and from the credit union's membership.
- **Financial Education for Members** – Credit unions place particular importance on educational opportunities for their members and the public to help everyone become better-educated consumers of financial services.
- **Trust** – Lately credit unions have received positive press for being trustworthy and resilient institutions during a tumultuous time. Credit union members worldwide can be proud of these accomplishments and rest assured that their money is safe at the credit union.



STAFF NEWS



1st CCU Announces Recent Promotion

We are pleased to announce that Brittany Herricks has been promoted to Mortgage Loan Officer II



Please join us in welcoming two new employees!

Left: Amber Linenberg, MSR-Lead in Sparta

Right: Lauren Tiggelaar, Consumer Loan Officer in West Salem



Do you know someone who is looking for a career in a team-oriented company that truly focuses on work/life balance? A company that believes in having some fun while at work? We've got openings on our team! We're accepting applications for Call Center Rep and Member Service Rep positions.

See what our members are saying:

Awesome people to work with. Quick problem solvers.

Bryan - member since 2009

Super helpful, friendly and polite staff.

Joshua - member since 2022

I absolutely love this bank! The staff is so friendly, accommodating and knowledgeable.

Shelby - member since 2021

THE CREDIT UNION GIVE BACK SWEEPSTAKES HAS RETURNED FOR 2023!

There are two ways for 1st CCU Credit Cardholders to enter for a chance to win \$5,000. Please go to cugivebackssweepstakes.com and read the official rules and alternate entry page.



No purchase, entry fee, credit or debit card usage of any kind necessary to enter or win. Open to Rewards Program accounts (1st CCU Credit cardholders) who are 18+ and legal residents of 50US/DC/PR. Sweepstakes ends 10/29/2023. Void Where Prohibited. *Subject to Official Rules with alternate no purchase method of entry details: cugivebackssweepstakes.com

Be Aware Of Scammers Using AI Technology

The FTC (Federal Trade Commission) is reminding consumers that scammers are using AI (Artificial Intelligence) to generate incredibly realistic and convincing scam emails, phone calls, and texts. In the past it was generally easy to spot a scam email by its poor use of grammar and misspelled words. However, new advances allow scammers to generate phishing emails with impeccable grammar and verbiage that make the email seem like it's coming from a legitimate company. Artificial Intelligence is also able to clone the voice of your loved one (they get samples of your family member's voice via content posted on social media). With this technology the scammers can create an urgent phone call that sounds just like your grandchild saying something like "Help me Grandpa, I'm in trouble and I need money for bail."

So what should you do? Don't trust a voice on unexpected calls. Hang up and call the person who supposedly contacted you using THEIR phone number, not a phone number given to you in a phone call or email. Verify the story. If you can't reach your loved one, try to get in touch with them through another family member or friends. Scammers ask you to pay or send money in ways that make it hard to get the money back, so if a caller asks you to wire money, send cryptocurrency, or buy gift cards and give them the card numbers and PINs, those are signs of a scam. Don't become a victim. Stay alert to recent trends in scams. Visit consumer.ftc.gov for more resources.



1st CCU Financials as of June 30, 2023

Assets: \$260,253,977.59
Loans: \$199,922,799.66
Savings: \$219,742,100.24
Members: 15,129



When mailing anything to 1st CCU, please address the envelope to the PO Box rather than the street address:

Sparta: PO Box 167, Sparta, WI 54656

West Salem: PO Box 913, West Salem, WI 54669

Tomah: PO Box 407, Tomah, WI 54660



OUR HOURS:

| | |
|---------------------|---|
| Sparta Lobby: | 8:30-5 M-W, 8:30-5:30 Th-F, 8-11:30 Sat |
| Sparta DriveUp: | 7:30-5:30 M-F, 8-11:30 Sat |
| West Salem Lobby: | 8:30-5 M-Th, 8:30-5:30 Fri |
| West Salem DriveUp: | 7:30-5:30 M-F, 8:30-Noon Sat |
| Tomah Lobby: | 8:30-5:00 M-F |
| Tomah DriveUp: | 8-5 M-Th, 8-5:30 F, 8:30-11:30 Sat |
| Call Center: | 7:30 - 5:30 M-F, 8-12 Sat. |