

STAFF NEWS

INTERIM CEO ANNOUNCED



1st Community Credit Union's Board of Directors has announced the recent appointment of Wendy Swanson as 1st CCU's Interim President, effective September 15, 2026. Wendy has many years of financial and leadership experience, including 22 years overseeing the Accounting Department at 1st CCU, most recently serving as Chief Finance Officer (CFO).

"After 22 years with 1st CCU, I'm truly honored to have the opportunity to serve as Interim President." said Swanson. "1st CCU has been a big part of my life for more than two decades, and I care deeply about our employees, our members and the communities we serve. Taking care of our members and providing the personal service and commitment you've come to expect from 1st CCU will continue to be our focus. I'm excited about the opportunity ahead and incredibly proud to lead this team."

This transition was announced by Wendy Whitehead, Chair of the Board of Directors, following the departure of Brad Bauges. Looking ahead, 1st CCU's Board will establish a search committee to identify the Credit Union's next permanent President.

Our 65th Anniversary Celebration continues throughout October!



ALL MONTH LONG:

- **We're giving away six \$65 gift cards. Stop in and register by October 31st for a chance to win.**
- **Auto & Recreational Loan Special:** We've lowered the rates. Now starting as low as 3.99% Annual Percentage Rate for a limited time so you can upgrade your car, truck, or recreation vehicle.
- **HELOC Loan Special:** Get a great introductory rate for 18 months on a new HELOC loan. Funds can be used for almost anything...imagine the possibilities!
- **\$650 Off Mortgage Closing Costs** when you finance your home purchase with 1st CCU.

MORE SPECIAL EVENTS:

- Friday, October 9: **Free Homecoming Tailgate Lunch** at our Sparta Branch from 11-2
- Thursday, Oct. 15: International Credit Union Day! Stop in and celebrate with us, we'll have **Anniversary cake in the lobby** while supplies last.
- Sunday, Oct. 25: **1st CCU Family Day at the Woodsmen Hockey Game in Tomah**
Kids get in free. Game starts at 2:00 PM. Join us for a great time!

HAPPENING IN OCTOBER

\$10 will be donated to Local Food Pantries
for each new member who joins 1st CCU October 1 through December 31.



Encourage your friends and family to join 1st CCU! Their membership helps make a difference in the community.

Apply. Qualify. Drive.
We keep financing simple.

Your rate shouldn't come with a checklist.

- No required checking account.
- No direct deposit requirement.
- No required products or services.
- Just reduced Auto & Recreational loan rates for a limited time.

Starting as low as

3.99%
Annual Percentage Rate



Subject to credit and membership eligibility. Effective 10/1/2026; available for a limited time. Rate may change without warning.

YOU CAN DO ^{almost} ANYTHING WITH THE EQUITY IN YOUR HOME

HELOC
INTRODUCTORY RATE
5.65% APR*

FOR THE FIRST 18 MONTHS

- CURRENT RATE AS LOW AS 7.00% APR* AS OF 9/29/2026
- AFTER 18 MONTHS, VARIABLE RATE AS LOW AS 7.00% APR**



Consolidate Debt



Remodel Your Home



Big Ticket Purchases



Emergency Expenses

*APR=Annual Percentage Rate. Limited time offer. Introductory rate shown effective October 5, 2026; for new HELOC loans up to 95% Combined Loan To Value (CLTV).

** After 18 months introductory rate, the rate converts to variable APR based on Wall Street Journal prime rate and may adjust twice a year (February & August). After introductory period, loans up to 95% CLTV are priced as low as Prime + 0% (based on credit history) with a floor of 4.00% and a maximum of 18.00% APR.

All loans are subject to credit and property approval. Restrictions apply. Rates shown are for qualified borrowers for owner-occupied transactions secured by a single-family, 1-4 owner-occupied residence. Proof of acceptable hazard insurance required. Home Equity Line of Credit is secured by your home. Membership eligibility required. NMLS 411004. Federally insured by NCUA. Contact 1st CCU for full details. Consult a tax advisor regarding the deductibility of interest.



65 YEARS OF OPENING DOORS!



WE'RE CELEBRATING OUR 65TH ANNIVERSARY BY OFFERING \$650 OFF MORTGAGE CLOSING COSTS ON QUALIFYING LOANS

All loans subject to credit approval. Membership eligibility required. NMLS 411004.



COMING UP IN NOVEMBER



PIE AUCTION: NOV 23-24

- Who:** 1st CCU employees will be making pies
- What:** We'll hold a silent auction for members to bid on the pies
- When:** **November 23rd and 24th**
- Where:** In the lobby of 1st CCU's Sparta office
- Why:** All proceeds will benefit local food pantries in Sparta
- How:** Stop by on November 23rd or 24th and look over the pie table. Write your name on the Bid Sheet, along with your daytime phone number and your bid for the pie. If your bid is the highest, we'll call you on November 25th and you can stop by that same day to pick up your pie!

Giving Trees in Late November

1st CCU will once again have Giving Trees in the lobby.

Each tree will be hung with Giving Tree Ornaments. Members and 1st CCU staff select an ornament and purchase an item from the Wish List to brighten Christmas for a local child. The deadline for returning unwrapped gifts to 1st CCU will be December 7th.

Please watch our Facebook page or check with your local 1st CCU branch around the last two weeks of November for more details.

1st CCU's candy bar sales help support heroic kids! Each candy bar is \$2.00 and all proceeds benefit the Children's Miracle Network, which raises funds to help families in need with transportation and food while their child is being treated at our local Gundersen Health Center.

The candy bars are slightly larger this year, and they make great stocking stuffers! Look for them in a few weeks!



YOUR MONEY WORKS HARDER AT 1ST CCU

**10-MONTH
ANNIVERSARY CD SPECIAL**

4.00%
Annual Percentage Yield for a limited time

**1ST REWARDS
CHECKING EARNS UP TO**

3.30%
Annual Percentage Yield when 3 simple monthly requirements are met

**36-MONTH
TEEN CERTIFICATE***

5.13%
Annual Percentage Yield for ages 13-15

**60-MONTH
YOUTH CERTIFICATE***

4.60%
Annual Percentage Yield for ages 0-12

Rates shown are current as of 9/30/2026. Rates are subject to change at any time. Membership eligibility required. Federally insured by NCUA. Contact 1st CCU for all available rates, terms, full details, requirements, and qualifications.

- At maturity the 10-month Share Certificate will auto-renew to a 12-month term. \$1,000 minimum opening deposit (\$500 for minors). Limited time offer; will end without warning. Rates are subject to change at any time. Annual Percentage Yield is based on assumption that dividends will remain in account until maturity; A 90-Day penalty will be imposed for withdrawals before maturity. Dividend paid at maturity. Contact 1st Community Credit Union for qualifications, restrictions, funds availability, terms and conditions.
- 1st Rewards Checking is subject to account approval. Restrictions apply. Visit 1stccu.com/deposit-rates for qualifications to earn the 1st Rewards Checking dividend.
- *Youth Certificates have a minimum deposit of \$500, Maximum \$10,000. Annual Percentage Yield is based on assumption that dividends will remain in account until maturity. A penalty may be imposed for withdrawals before maturity. Contact 1st CCU for full details, qualifications, restrictions, funds availability, terms and conditions. Youth members may have one of each Youth Certificate type. Certificates are subject to age restrictions. Cannot be opened as UTMA account. Certificate must be in the minor's name.

NEW HIRES:



NATE KRIEN
MSR II
West Salem Branch



ADDISON PIEPER
MSR I
Sparta Branch



BRIELLE WILSON
STUDENT MSR
West Salem Branch



CAMRYN SCHWARZ
STUDENT MSR
Sparta Branch



NATALIE CHAMBERS
STUDENT MSR
West Salem Branch



LYNN UEECK
STUDENT MSR
Tomah Branch



BEN BOYLES
STUDENT MSR
Tomah Branch

Join us in
welcoming
these new
faces to our
1st CCU Team.

DO YOU KNOW HOW TO SPOT EMAIL AND TEXT SCAMS?

Scammers send thousands of fake messages every day. Their goal is to trick you into sharing personal information. At 1st Community Credit Union Name, we want our members to stay safe and informed.

What Phishing Messages Try To Do

Phishing messages look like they come from trusted places. They may pretend to be your credit union, a credit card company, law enforcement, a well-known tech-support service, or even the government.

Their goal is to steal account numbers, passwords, or other personal details. These messages often create pressure or fear. They want you to act fast without thinking.

Common Warning Signs

A phishing message may say things like:

- "There is suspicious activity on your account."
- "You must verify your password now."
- "Your payment information is incorrect."
- "Click this link to confirm your details."
- "Claim your refund today."
- "Here is your free gift."

These messages try to make you click a link or share your sensitive, private information.

What To Do When a Message Looks Suspicious

When you receive an email or text that seems unusual, pause before you act.

1. Ask Yourself

Do you know the sender? Do you have an account with this company?

- If no, delete the message.
- If yes, still be cautious.

2. Do Not Click Links

Scam links may install harmful software or steal your login information. Never click a link if you are unsure.

3. Go Straight to the Source

Use a phone number or website you already trust. Do not use the contact information in the message. Visit the company's official website or call them directly.

When You Are Not Sure, Contact Us. If a message mentions your 1st CCU account and something does not feel right, contact us. We are here to help you stay protected and informed.

COMMUNITY INVOLVEMENT



Our West Salem branch hosted a Homecoming Kickoff Tailgate Celebration on Sunday, September 13th at the West Salem Football Field.

In addition to serving up free hotdogs, chips, and soda they also handed out Panther Pride spirit towels. On game night they returned and handed out Panther Pride spirit sticks. We love celebrating and supporting our local schools!

We'll also be hosting a Sparta Homecoming Tailgate Party on **Friday, October 9th** in our Sparta branch parking lot. Stop by for a hotdog and hear the SHS Marching Band play at 11:45 AM.

**CU IN THE
COMMUNITY!**



HOLIDAY HOURS:

Closed on Columbus/Indigenous Peoples' Day	Monday, October 12
Closed on Thanksgiving Day	Thursday, November 26
Closing early at 12:30 PM on Christmas Eve	Thursday, December 24
Closed On Christmas Day	Friday, December 25
Closing early at 12:30 PM on New Year's Eve	Thursday, December 31
Closed On New Year's Day	Friday, January 1