

CELEBRATING 65 YEARS!



In 1961 a group of individuals recognized a need for a source of low-cost credit for residents in the Sparta Community. One of the immediate reasons for organizing this Credit Union was to solve the credit problems of patients and employees of Sparta's St. Mary's Hospital. To help the Credit Union get a good start, and to encourage thrift among the hospital workers, the hospital administration gave each of its 90 employees a \$5 Credit Union share as a Christmas present in 1961.

The Credit Union has grown steadily over the years. We now have three locations and serve more than 15,800 members with assets over \$250 Million.



What began as a simple promise to put member service first has grown into decades of trusted relationships and shared success. For generations, we've helped members achieve their financial goals while supporting the local organizations and communities we call home. Your trust and support have shaped who we are today, and your stories have made our story possible.

65 Years...and we're just getting started!

Visit 1stccu.com to see our current offers.

NEW

STUDENT LOANS

1st CCU has partnered with ISL Education Lending to offer private loans as a way to help pay for college, as well as refinance existing student loans. ISL Education Lending is a nonprofit organization with decades of student loan experience offering lower-priced loans.*

ISL Education Lending offers:

- **Loans for college students.**
- **A loan option for parents and family members who wish to borrow on behalf of a college student.**
- **Multiple student loan refinance options.**

In addition, they offer multiple scholarship opportunities and free college planning tools to help students and families avoid overborrowing and plan smart for life during and after college.

Please note:

- All loans offered by ISL Education Lending are subject to credit approval.
- Before applying for a private loan, we encourage you to first complete the FAFSA, or Free Application for Federal Student Aid. You should also work with your college financial aid office to explore and exhaust all sources of student financial aid before seeking a private student loan.

*1st Community Credit Union is compensated by ISL Education Lending for the referral of student loan customers.



We've been helping members grow their savings for 65 Years.



**10-MONTH
CD SPECIAL FOR
OUR ANNIVERSARY**

4.00%

Annual Percentage Yield

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. Membership eligibility required. Federally insured by NCUA.

WE'RE DONATING \$10 TO A LOCAL ORGANIZATION FOR EVERY NEW MEMBER WHO JOINS IN 2026!

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

Quarter 3 (Jul-Sept): \$10 to Cancer Support

Quarter 4 (Oct-Dec): \$10 to local Food Pantries





- YOUTH MEMBERSHIP

Simple Money Lessons to Try at Home

Anytime is a great time to teach kids about earning, saving, and spending wisely. Here are a few easy activities to try together:

Set a Savings Goal Help your child pick something they want — a toy, a game, a fun outing — and figure out how long it will take to save for it. Watching money grow toward a goal is exciting!

Give Them a "Spend, Save, Give" Jar Split any money they earn or receive into three jars: one for spending, one for saving, and one for giving to someone or something they care about.

Bring Them Along When You Budget Let your kids help make the grocery list or plan a budget for a day trip. Real-life practice sticks better than any lesson.

COLORING CONTEST FOR KIDS!

3 AGE CATEGORIES: 0-6 YEARS, 7-12 YEARS, 13-17 YEARS

TO ENTER:

1. Pick up the Coloring Contest page at any 1st CCU location, or from our booth at National Night Out in Sparta, West Salem, or Tomah, or download at 1stccu.com.
2. Have your child color the picture!
3. Answer the question "What are you saving for?" and write child's age and first name on the front.
4. Write parent/guardian's name and contact info on back of coloring page.
5. Bring picture to 1st Community Credit Union in Sparta, West Salem, or Tomah OR email a photo or scan of the colored page to marketing@1stccu.com by August 11, 2026 at 5:00 PM.

One entry per person, please. Full details and official rules are available at 1stccu.com.

START THEM YOUNG

1st CCU offers **youth savings accounts** and **youth savings certificates** to help kids and teens start their financial journey early. We also offer checking accounts for Teens. Ask us how to open one today.

**60-MONTH
YOUTH CERTIFICATE***

4.60%

Annual Percentage Yield for ages 0-12

**36-MONTH
TEEN CERTIFICATE***

5.13%

Annual Percentage Yield for ages 13-15

*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. Membership eligibility required. Federally insured by NCUA.



GET YOUR WOODSMEN CHECKING AND DEBIT CARD

We're proud to be partnering with our local Woodsmen Hockey Team! There are perks to bringing your checking account to 1st CCU and opening a new Woodsmen Checking Account and Debit Card:

- 2 home game ticket vouchers in new account packet
- 10% off at the Woodsmen merchandise store when using your 1st CCU Woodsmen debit card.
- Current members can also switch to the Woodsmen Debit Card: The new card fee will be waived and you'll also receive 10% off at merchandise store when using the Woodsmen card.

Ask For A Woodsmen Checking & Debit Card Today!

1st CCU current checking accounts switching to Woodsmen Checking are not eligible to receive game ticket vouchers.



SPOT IDENTITY THEFT EARLY. REVIEW YOUR CREDIT REPORT.

YOU'RE ENTITLED TO A FREE COPY OF YOUR CREDIT REPORT EVERY YEAR

Suspicious activity or accounts you don't recognize can be signs of identity theft. Review your credit reports to catch problems early. Federal law allows you to:

AnnualCreditReport.com

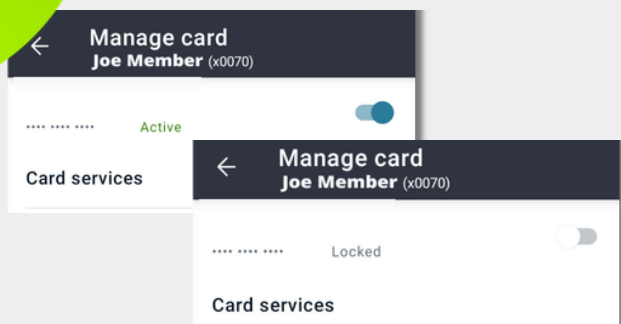
The only source for your free credit reports. Authorized by Federal law.

- Get a free copy of your credit report every 12 months from each credit reporting company: Experian, Equifax, and TransUnion.
- The government provides this service so you can ensure that the information on all of your credit reports is correct and up to date.
- Request your report by visiting AnnualCreditReport.com.

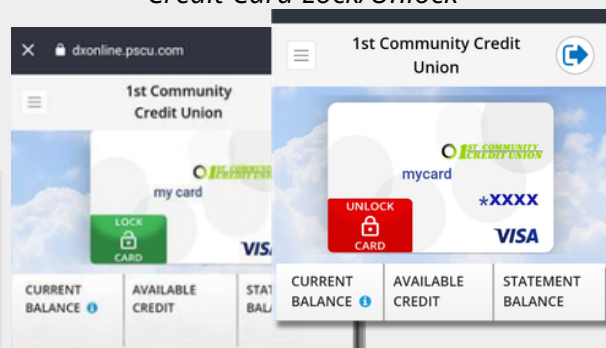


See something suspicious in your account transactions? This is a reminder that it's a good idea to go ahead and Lock Your Debit Card and/or Credit Card in 1st CCU Anywhere while you figure out what's happening! Locking your card prevents further charges to the card. Keep your card(s) locked until you are able to contact the credit union or the phone number on the back of your card to investigate the suspicious transactions.

Debit Card Lock/Unlock



Credit Card Lock/Unlock



COMMUNITY INVOLVEMENT



At Left: 1st CCU volunteers had fun handing out cows during the West Salem June Dairy Days parade, Sparta Butterfest Parade, and Tomah 4th of July parade - and this year our friends from the Woodsmen Hockey team joined us!



Below: 1st CCU is a proud sponsor of the Sparta Half Marathon/5K, and our staff also volunteers at one of the aid stations, handing out drinks and cheering the runners.



**CU IN THE
COMMUNITY!**

Congratulations To Our Scholarship Recipients

We're very proud to support our local students! Five \$1,000 Scholarships were awarded by 1st CCU in May:

- Mackenzie Perry - Tomah High School
- Lexus Nelson - West Salem High School
- Casey Halverson - Sparta High School
- Makenna Leis - Sparta High School
- Cohen Schmude - Sparta High School

**Congratulations and good luck
in your future endeavors!**

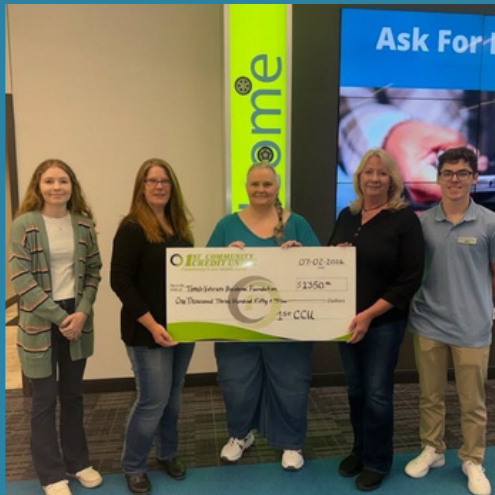


Clockwise from top left: Mackenzie Perry with Colleen DaSilva, 1st CCU Branch Manager-Tomah; Lexus Nelson with Chris Krueger, 1st CCU Branch Manager-West Salem, Chip Manske, 1st CCU Student Branch Coordinator/MSR II, with Sparta Student MSRs Cohen Schmude and Makenna Leis; Ian Lexen, 1st CCU Branch Manager-Sparta with Casey Halverson.

COMMUNITY INVOLVEMENT

As a result of our 2nd Quarter New Member Donation Commitment (along with a very generous donation from a member) a total of \$4,600 was donated to local Veterans Support organizations. **WE CU MAKING A DIFFERENCE!**

- Left - A check for \$1350 was presented to the Veterans Assistance Foundation, Inc. of Tomah
- Middle - A check for \$1350 was presented to the West Salem American Legion Post 51
- Right - A check for \$1900 was presented to the Sparta American Legion Post 100

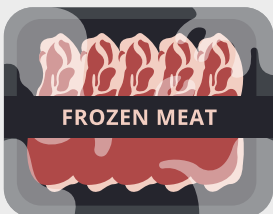


Since 1961, 1st Community Credit Union has been dedicated to serving our local communities. Sixty-five years later, that commitment remains as strong as ever...

and we're just getting started!

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

It's Time For Our Annual Meat Bundle Giveaway!



Each year we attend the La Crosse County 4-H Livestock Auction and Monroe County Fair Livestock Auction. We purchase meat animals that have been raised by local youth, and the meat is then processed by local small businesses. It's then split into four bundles: three bundles are donated to local food pantries, and we give away the final meat bundle to one lucky winner. This has become one of our favorite annual traditions. Enter for your chance to win!

Choose One Of These Ways To Enter *(One entry per person, please.)*

1. **Enter In Person:** Visit 1st CCU in Sparta, West Salem, or Tomah and fill out an entry slip in the lobby.
2. **Enter Electronically:** Go to <https://www.1stccu.com/official-rules> and use the link to enter your name, phone number, and email address. Deadline to enter is Saturday, August 15th at midnight.
3. **Scan QR Code to enter**

*One winner will be randomly selected on or around Monday, August 17, 2026. No purchase necessary to enter or win.
Open to Wisconsin residents 18 years or older. See the full Official Rules on the contest entry landing page.*



STAFF NEWS



NEW HIRES!



Morgan Brown has accepted the position of MSR-Lead in our West Salem Office. Morgan brings prior in member service and related responsibilities. Welcome Morgan!

RECENT PROMOTION!



Kerri Swiggum has been promoted to Loan Processor II. Kerri joined the 1st CCU team in August 2022.



Melissa Howe has accepted the position of Loan Processor II in Sparta. Melissa comes to 1st CCU with extensive prior experience. Welcome Melissa!

CHECK OUT OUR CURRENT OFFERS

OPENING DOORS TO HOMEOWNERSHIP

WE CU MOVING CLOSER TO YOUR GOALS.



WE'RE CELEBRATING BY OFFERING
\$650 OFF MORTGAGE
CLOSING COSTS* ON QUALIFYING LOANS



For a limited time. This offer may end without warning.

1ST

Since 1961

65 DAYS NO PAYMENTS**

Make Memories Now, Payments Later.



1ST

Since 1961

- Easy to apply
- Fast, local loan decisions
- Up to 100% financing***
- Auto Rates as low as
4.24% APR****
- Recreational as low as
4.99% APR****

*Coupon non-transferable. Must present coupon or mention this offer to 1st CCU Loan Officer at time of application to receive the discount on closing costs. For new loans only. The closing cost reduction will be limited to the lesser of \$650 or lender closing costs (no cash back if the reduction exceeds your actual fees), and may not exceed the maximum seller contribution limits set by program guidelines. All loans are subject to credit approval. Rate is based on creditworthiness, qualifications and terms. Restrictions apply. Contact 1st CCU for details. Membership eligibility required. NMLS 411004.

**All loans are subject to credit approval. 65 day no payment offer valid for the financing consumer auto and recreational vehicle loans only. Interest will continue to accrue during the deferral period. Excludes refinancing of loans currently held at the credit union. Other restrictions apply. Contact 1st CCU for current rates and terms. Limited time offer could end at any time. Subject to change without notice. Membership eligibility required. Contact 1st CCU for full details.

***100% financing is subject to qualifications.

****APR=Annual Percentage Rate. Rates shown are the lowest rates available and are current as of August 1, 2026. Rates are subject to change at any time. Your rate may be higher, and is based on your credit history, loan type, term, vehicle age, and other qualifications. Contact 1st CCU for all current rates.



Mark Your Calendar!



SEPTEMBER 7: CLOSED FOR LABOR DAY

OCTOBER 12: CLOSED FOR COLUMBUS DAY

FIND US AT THESE UPCOMING COMMUNITY EVENTS:

- Tuesday, August 4: National Night Out in Sparta, West Salem, and Tomah
- Thursday, August 6: Downtown Thursday Night
- Thursday, August 13: Downtown Thursday Night
- Sunday, August 16: Bangor Fun Daze Parade
- Wednesday, August 19: Sparta Concert In The Park 6pm-8pm
- Sunday, September 13: West Salem Homecoming Tailgate Party
- Saturday, Sept. 26 - 10 AM: 1st CCU Free Movie at Sparta Cinema



**Want to know what's going on at your Credit Union?
Visit 1stccu.com often!**

Be sure to check our website often so you don't miss the announcements, alerts about the latest scams, reminders of upcoming office closings, and more. You can also follow us on Facebook and Instagram to stay informed.



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.

