



1ST COMMUNITY CREDIT UNION

Spring 2026 Newsletter

Free Shred Event and non-perishable food drive on Saturday, May 9th

at our West Salem Branch from 8:30 - 11:30 am

1410 W. Hwy 16 on the corner of Hwy 16 & County M

- Free secure shredding of outdated sensitive documents (financial statements, check duplicates, receipts, invoices)
- We are also holding a food drive if you choose to donate a non-perishable food item (donating is voluntary).
- All shredding will be done by Confidential Records, Inc's mobile shredding truck. Event is open to the public.
- **Please follow these shredding guidelines:**
 - 1) Up to 3 boxes/bags of shredding (100 lbs) per person
 - 2) All types of paper are fine, but ONLY PAPER is accepted (*no disks, hard objects, 3-ring binders, hard covers, etc.*)
 - 3) Staples do not need to be removed, but please remove butterfly clips and other fasteners.
 - 4) Please consult your tax professional for advice on tax return and records retention. Also, never destroy documents tied to pending litigation or vital records such as wills, deeds, titles, birth or death certificates.

NEW

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

If you're happy and you know it, TELL A FRIEND! And if your friend or family member becomes a new 1st CCU member, we'll donate \$10 to a local organization on their behalf! When they become a member of 1st CCU, they are helping to make a difference in their community. It's the Credit Union Difference.

Quarter 1 (Jan-Mar)

**\$10 to Boys & Girls Clubs
for every new member**



Quarter 2 (Apr-Jun)

\$10 to local Veterans Assistance

Quarter 3 (Jul-Sept)

\$10 to Cancer Support

Quarter 4 (Oct-Dec)

\$10 to local Food Pantries

ANNUAL MEETING NOTIFICATION

Monday, March 30th

at Sparta American Legion, 1116 Angelo Rd

- 6:00 PM: Registration & Social
- 6:30 PM: Business Meeting

To RSVP:

email marketing@1stccu.com

or call 888-706-1228

The purpose of the Annual Meeting is to receive the Annual Report for the fiscal year ending December 31, 2025. Primary members will also vote to fill three seats on the Board. All credit union members are welcome to attend. Mark your calendar, we hope to see you there!



WE CU SAVING SMARTER: *Build Your Savings Automatically*

Saving money doesn't need to be a struggle. One of the easiest ways to reach your goals is by setting up automatic savings. With just a few clicks, you can:

- Schedule an automatic transfer to move a specific dollar amount from checking to savings every payday.
- This will help you build an emergency fund or save for a special trip or event all year long, without even thinking about it.
- Start small. Even \$10 a week adds up faster than you think.

Let us help you turn small steps into big wins!



Sparta Branch Holds Grand Re-Opening

1st Community Credit Union held a Grand Re-Opening celebration during the week of January 5-9, 2026 after the completion of the branch remodel.

1st CCU worked with DBS Group to redesign the existing footprint of the building, creating a modern office that better meets current and future needs of members living and working in Sparta and the surrounding communities.

The remodel began in mid-July and was completed by the end of December.



"1st Community Credit Union has been serving our local communities since 1961, and we've been in our current location since 2004. We remodeled to better serve our members by improving the use of space and adding additional offices to accommodate growth", said President Brad Bauges. "We recognize that our members appreciate having a brick and mortar branch in addition to our online and mobile banking services. This project ensures that we'll be here to offer the face-to-face personalized service our members deserve."

A Ribbon Cutting celebration was held at 10:00 AM on Wednesday, January 7th with the assistance of the Sparta Chamber. Two free seminars, "We CU Staying One Step Ahead: Digital Security and Fraud Awareness" and "We CU Thriving: Budgeting Basics to Boost Your Financial Future" were held on Thursday, January 8th. The seminars were presented by 1st CCU staff and were well-attended.

We want to say Thank You again to our members for their patience during the remodel. We look forward to serving you in 2026 and beyond!



TAX SEASON REMINDER

1st CCU electronically delivers 1099 and 1098 Tax Forms to members who are enrolled in eStatements.

PLEASE NOTE: 1099 and 1098 forms are only sent out:

- If you've earned \$10 or more in dividends for the tax year.
- If you've paid \$600 or more in mortgage interest for the tax year.
- You won't receive a tax form if neither of the above applies to you.

TO VIEW, PRINT, OR DOWNLOAD TAX FORM:

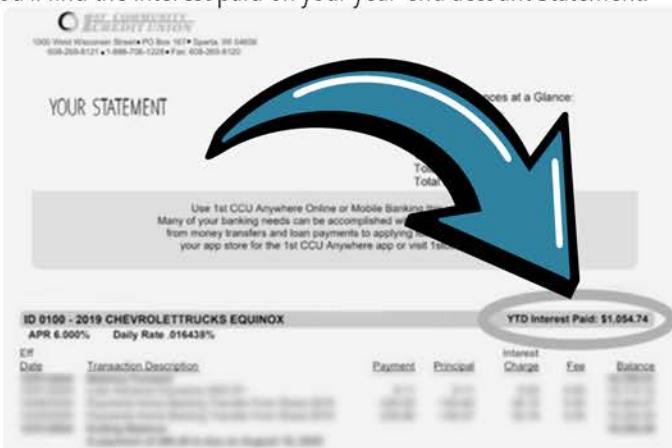
- When you receive the notification email, log into 1st CCU Anywhere Online or Mobile Banking (if you have multiple accounts, log into each individual account separately to retrieve the tax form(s) for that account).
- Select the Document shortcut button (you may need to swipe left to access the button on your phone)
- Select the Tax Statements button, then click on the document name to view, save or print the document.

Did you finance a NEW vehicle in 2025? We wanted to let you know where you can find the total interest paid on your 1st CCU New Vehicle loan if you qualify for the new IRS tax deduction of up to \$10,000 offered by the One Big Beautiful Bill Act (OBBA).

It is each member's responsibility to verify whether their New Vehicle meets the eligibility requirements outlined in the OBBA. You can find more information by visiting the IRS website.

Q: Where can I find the interest paid on my New Auto Loan in 2025?

A: You'll find the interest paid on your year-end account Statement.



Q: What if I paid off my loan before December 2025?

A: For a New Vehicle loan you financed in 2025 and paid off before December please refer to the account statement issued to you for the month that you paid off the loan.

Easy Fraud Tips to Protect Your Finances

Scams have become more common than ever as consumers spend more time online, and Scammers are very good at what they do. These are just a few small steps to help you protect your money and give you peace of mind:

1. Shop Only With Trusted Retailers

Online deals can seem exciting, but many are not real. Scammers create fake websites, emails, and social media ads that look like trusted brands. To protect yourself, buy only from retailers you know and avoid clicking on ads from unfamiliar sources. Avoid clicking links in emails, texts, or social media ads. Choosing safe and trusted stores helps protect your financial info. Use secure, traceable methods of payment rather than paying with gift cards, wire transfers, or cryptocurrency.

2. Be Careful With Personal Information

Scammers often send messages that look official. They may ask for your password, account number, or a code sent to your phone. Do not share information, no matter how official the email looks or the caller sounds. Anyone who asks for private information does not have your best interests in mind.

To stay safe:

- Hang up if it's a phone call. Take a screenshot if it's a text. If you think the scammer has your account number, online banking credentials, or other sensitive information, please don't hesitate to contact 1st CCU for assistance in protecting your account. Call 888-706-1228.
- We can't say it often enough....NEVER give someone access to your Online Banking user name and password.

3. Use Account Notifications and Card Controls

- eAlerts are free and they help you act fast if something unusual happens within your account. The faster you spot and report suspicious activity, the better we can help you protect your funds.
- If you see unauthorized activity on your debit or credit card, use the Card Controls within 1st CCU Anywhere to turn off your card until you can investigate.

At 1st CCU, We CU working hard for your money, and we want to help you keep your funds safe. Please don't hesitate to contact 1st CCU during regular business hours if you have concerns about phone calls, emails, or texts you are receiving from possible scammers. Learn more about the latest Scam and Fraud trends by visiting 1stccu.com/Fraud Prevention.

COMMUNITY INVOLVEMENT

Casual For A Cause! 1st CCU's Sunshine Committee recently donated 'Jeans Day' funds to the following local organizations on behalf of our employees.

\$500 was donated to:

- **Family Promise of the Great Rivers**
- **Bangor-Burns Fire Department**
- **Coulee Region RSVP (Retired Senior Volunteer Project)**



We are deeply grateful for the generous contributions of members and employees to fulfill the wishes of over 100 tags on the 2025 Giving Trees in 1st CCU's offices. Because of your kindness we were able to spread joy and the Christmas spirit to local children. Thank you!

Community is our middle name!



STAFF NEWS

Please join us in celebrating the following staffing updates!



**Jennifer Rickert
promoted to
Loan Officer I**

We're pleased to announce that Jennifer Rickert has been promoted to the position of Loan Officer I. Jennifer joined the 1st CCU Team in 2019 as a Consumer Lender and has consistently demonstrated a strong work ethic and dedication to members. In her new role she will continue to expand her skills and expertise as she transitions to Mortgage Lending. We are confident that this promotion will enhance our service to members. Congratulations Jennifer!



Welcome Kate Cravillion!

Kate is our new Consumer Loan Officer in the West Salem office. If you need a personal, vehicle, or recreational loan contact Kate!



Welcome Dalton Kenyon!

Dalton has joined the Sparta team as a Full-time Member Service Rep I. He recently earned his Bachelor's Degree in Political Science from UW-L.



Welcome Tiffany Grimsled!

Join us in welcoming Tiffany to the Sparta team! She is working Full-time as a Member Service Rep I.

Mark Your Calendar



Monday, March 30th:

**1st CCU's 65th Annual Meeting
at Sparta American Legion, 1116 Angelo Rd
6:00 Registration/Social & 6:30 PM Business Meeting
To RSVP: Email marketing@1stccu.com or call 888-706-1228**

HOLIDAY HOURS:

- 1st CCU will close at 12:30 pm on Friday, April 3rd in observance of Good Friday

Saturday, May 9th:

**Free Shred Event and Food Drive
8:30-11:30 AM in our West Salem Parking Lot**

We CU Shaping Futures

You're teaching healthy money habits, because every child deserves a successful financial future.

April is Financial Literacy Month. If you are a parent in search of resources for teaching your child about the importance of healthy money habits, check out the Youth Accounts webpage at 1stccu.com. There you'll find tips and links to free interactive online games, as well as information about 1st CCU's Youth and Teen Certificates.

Contact a 1st CCU Member Service Representative for more information and current Certificate rates. Let's make 2026 the year you feel confident about teaching your child the importance of saving and spending wisely. **We CU, and we support you!**

FEDERALLY INSURED BY NCUA. MEMBERSHIP ELIGIBILITY REQUIRED.



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



Sparta: 1st CCU, PO Box 167, Sparta, WI 54656

West Salem: 1st CCU, PO Box 913, West Salem, WI 54669

Tomah: 1st CCU, 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.

