



During May we're donating \$5 to local animal shelters for every new eStatement enrollment.

**Why enroll in eStatements?**  
Because 1st CCU is committed to providing convenience, security, and community support!

**Benefits to You:** eStatements are safer because your statement won't sit in an unattended mailbox, increasing your vulnerability to mail fraud and identity theft. And because eStatements are typically available on the first business day of the month, you have faster access to your statement. And access is easy, you simply log into 1st CCU Anywhere Online or Mobile banking to view or download your statement. Statements may remain archived for 18 months, so you can say goodbye to the hassle of filing paper statements.

**Benefits to 1st CCU:** Let's be honest...consumers aren't the only ones trying to save money, your credit union is also trying to cut costs! When we can mail fewer paper statements we're saving on postage, envelopes, and paper costs. This savings gets passed on to you in the form of better rates and fewer fees.

**Benefits to the Community:** For each new eStatement enrollment in May we'll donate \$5 to a local animal shelter as a token of our appreciation for helping us reduce our statement costs the rest of the year!

### eStatement Enrollment Is Easy!

1. Log into 1st CCU Anywhere on your computer or mobile device
2. Tap on the 'Documents' shortcut button (you may need to swipe left in the app to see the Documents button)
3. Verify your email is correct, then tap 'Enroll'
4. That's it, you're enrolled!

For each new eStatement enrollment in May, 1st CCU will donate \$5 to a local Animal Shelter (up to a maximum of \$3,000). Enrollment in 1st CCU Anywhere online or mobile banking is a requirement to receive eStatements. When you enroll in eStatements you will receive account statements, account notices, and account tax documents electronically. Animal Shelter donations will be made to local shelters at the beginning of June. 1st CCU reserves the right to choose the shelters that will receive the donations. Membership eligibility required. Contact 1st CCU for full details.



# 1st CCU Anywhere Online & Mobile Banking

...so life can be about more than  
waiting in line to do your banking



## Reminder of self-service tasks you can complete within 1st CCU Anywhere:

- Update your address, email, and phone number
- Add a Secondary savings or Ultimate Savings subshare
- Make transfers to or from another financial institution
- View your eStatements, eNotices, and eTax documents
- Set up free eAlert to notify you of account activity
- Renew a Share Certificate at maturity
- Add notes and images to transactions
- Manage your 1st CCU Credit Card
- Turn your debit card On and Off
- Apply for a loan
- Send a secure message to 1st CCU
- Set up automatic transfers
- Rename your accounts
- Order checks
- Pay bills *(if enrolled in Bill Pay)*
- Deposit a check *(subject to qualifications)*



## Free Shred Event

**June 29, 2024**

at our Tomah Branch  
**8:30 - 11:30 am**

**Free shredding of your sensitive, confidential documents at 1st Community Credit Union in Tomah on Saturday, June 29th from 8:30-11:30 am. This event is open to the public. We are also collecting non-perishable donations for the local food pantry if you wish to donate an item in exchange for the free shredding.**

- 1st CCU is located at 220 Buan Street, (next to Jimmy John's and Starbucks).
- All shredding will be done on-site by the Confidential Records, Inc. mobile shredding truck, providing safe and secure destruction of outdated sensitive documents such as financial statements, check duplicates, receipts, invoices, etc. (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).
- 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 or other hard objects, no 3-ring binders or hard covers)
  - 3) Staples and paper clips do not need to be removed, but please remove butterfly clips



# 63rd Annual Meeting



1st Community Credit Union held its 63rd Annual Meeting on March 25, 2024 at the American Legion Post 100 in Sparta, WI. The 40 member-owners attending the meeting elected three directors: Wendy Whitehead was re-elected, Lindsey Preston was elected to a three-year term, and Claire Sweet was appointed to serve out the remainder of Nicholas Greenwell's term after Mr. Greenwell stepped down.

Chairperson Wendy Whitehead introduced the members of the Board of Directors and recognized the Executive leaders of the credit union, who have over 125 years of experience. Ms. Whitehead highlighted several achievements in 2023, including 3.4% membership growth, increased convenience of borrowing with the new Online Loan Application platform, the new and improved website's improved navigation across all platforms, the growth of the Tomah branch, and the West Salem branch remodel which improved visibility of the branch in the community. 1st CCU also continues to focus on community involvement and employee volunteerism.

Treasurer Phil Yahnke reported on the Credit Union's Financial Condition. 2023's growth brought assets to over \$274 million dollars. Members' deposits are federally insured by NCUA. The credit union issued loans totaling \$77 million in 2023. Since forming in 1961 the credit union has loaned out over \$1.7 billion dollars to members.

President Brad Bauges spoke about the new Youth and Teen long-term certificate options that were rolled out in 2023, the revamped Youth Program rolled out in January 2024, and 1st CCU's overall commitment to providing financial literacy resources for youth. Mr. Bauges also discussed recent enhancements for serving local Businesses. Upcoming improvements to the Business Loan application process, and recent training so all 1st CCU Mortgage lenders are now able to do business loans, have resulted in the credit union providing better service and more flexibility for local business members. 1st CCU is sound, and the partnership between the members and the staff continue to drive the credit union to be strong. Bauges also recognized Joe Belling and Nicholas Greenwell for their past service (6 years and 2 years respectively) on the Board.

Beth Ellis, SVP of Finance and Strategic Partnerships for the Wisconsin Credit Union League, was the guest speaker. Ms. Ellis spoke about the WI Credit Union League and how it has been supporting the efforts of Wisconsin Credit Unions for 90 years, promoting the Credit Union Difference, providing compliance support, and supporting credit unions' opportunities. She also spoke about the new Tristate Collaborative, LLC, which provides products, services, education, and resources to credit unions in Wisconsin, Minnesota, and Montana.

## Here are the results of the election of officers:

- Chair = Wendy Whitehead**
- Vice Chair = Doug Billings**
- Secretary = Lindsey Preston**
- Treasurer = Phil Yahnke**
- Directors = Doug Allen, Mike Roeske, Claire Sweet**





# MEET THE NEWEST DIRECTORS ON THE BOARD

At the Annual Meeting the members in attendance voted two nominees to fill vacant seats on the Board of Directors.



Lindsey Preston has a passion for volunteerism and community stewardship. Her mission to serve others is reflected in her capacity as a Registered Nurse earlier in her career, and now has shifted to serving the staff who care for patients. Her leadership in the Gundersen Medical Foundation strives to improve health in our communities through education, research, and philanthropic support of GHS. Lindsey lives in Sparta with her husband and two daughters. They enjoy spending time together outdoors, in the gym, and in the community. Her husband and in-laws have dedicated the past 45 years to the community through their dairy equipment business. Lindsey is also involved in the St. Clare of Monroe County Health Mission, non-profit development of the Sparta Girls Softball Club, and coaching youth. She is excited to serve 1st CCU on the board.

Claire Sweet was born in Tomah and currently lives in West Salem with his wife. A graduate of UW Madison Pharmacy School, his career experience includes working as a local Pharmacist, Regional Manager, and Long-term Care Pharmacy Director serving most of the nursing homes in the area. He has enjoyed volunteering as a Pharmacy Society of Wisconsin Board Member, President of Long-Term Care in Wisconsin, President of Coulee Region Pharmacy Association, and is currently active with the American Legion West Salem Chapter. He attends the Presbyterian Church of West Salem and he and his wife (a retired nurse) are enjoying retirement, especially since they have 4 grandchildren in the area. Claire looks forward to being of service to our credit union.



## STAFF NEWS



### **Please join us in congratulating Amber Tway on her recent promotion to HR Specialist!**

Amber started with 1st CCU in 2014 as a Part-time Teller. In 2017 she was promoted to Head Teller, in 2018 she became the Member Service Supervisor, and in 2019 she was promoted to Assistant Branch Manager. She has earned a Human Resource Management degree from Western and she'll be using the skills she has learned in her previous positions in her new role. Congratulations Amber!



### **Join us in welcoming two new employees!**

Left: Kennedy Gil  
Full-time Member Service Rep I in Sparta

Right: Diana Meston  
Call Center Representative I in West Salem



**Class of  
2024**

**Congratulations to all the graduates.  
Best wishes for your bright future!**

**Watch Your Savings Soar, Open A Certificate Special!**



**11-Month  
Share or IRA  
Certificate**

**5.18%** Annual  
Percentage  
Yield

**37-Month  
Share or IRA  
Certificate**

**4.24%** Annual  
Percentage  
Yield

**61-Month  
Share or IRA  
Certificate**

**4.08%** Annual  
Percentage  
Yield

Rates current as of May 1, 2024. Limited time offer; Rates are subject to change at any time. Minimum deposit is \$1,000 (minimum \$500 for minors opening share certificates).

At maturity, the 11-month will auto-renew to a 12-month term, the 37-month will auto-renew to a 36-month term, and the 61-month will auto-renew to a 60-month term. Annual Percentage Yield is based on assumption that dividends will remain in account until maturity. A withdrawal will reduce earnings. Penalty may be imposed for withdrawals before maturity. Contact 1st CCU for qualifications, restrictions, funds availability, terms and conditions. Membership eligibility required. Federally insured by NCUA.

**FEEL COMFORTABLE  
GETTING YOUR NEXT LOAN!**

*Finding a helpful Lender  
makes all the difference*

Contact Leianne, Jennifer,  
Luke, and Lauren!



**Apply within 1st CCU Anywhere or visit [1stccu.com](http://1stccu.com)**

Fast approval | Friendly service | Rates as low as 6.50% APR\* | Up to 100% Financing available to qualified borrowers

\*APR=Annual Percentage Rate. Rate shown is effective as of May 1, 2024 and is the lowest available auto loan rate for qualified borrowers. Your rate may be higher and will be determined by the loan type, model year, term, amount financed, and your credit history. Rates are subject to change at any time. All loans are subject to credit approval. Restrictions may apply. Not available for refinancing of loans already on file at 1st CCU. Contact a loan officer for full details. Membership eligibility required.





# Perks Of Membership!

**NOAH'S ARK**  
AMERICA'S LARGEST WATERPARK

1st CCU members qualify for a discounted admission to the Wisconsin Dells Noah's Ark Waterpark

**To find the discount Promo Code:** On or around May 24th please visit [1stccu.com/member-perks](http://1stccu.com/member-perks) where we'll post this year's promo code

**To receive the discount:**

- Tickets must be purchased on the [NoahsArkWaterpark.com](http://NoahsArkWaterpark.com) website.
- Click the 'Buy Tickets' button, then select 'Tickets'.
- When prompted for the Promo Code, enter the Promo Code found on the [1stccu.com/member-perks](http://1stccu.com/member-perks) webpage
- Your ticket price will be \$34.99 plus tax (\$37.35) per ticket.
- Offer valid May 25 - September 2, 2024\*.

\*Blackout dates may apply. 1st CCU is not affiliated with the water parks of Wisconsin Dells. For full details and info about park attractions, restrictions, amenities, and ride height requirements, visit [noahsarkwaterpark.com](http://noahsarkwaterpark.com) or contact the park directly.



## HOLIDAY HOURS:

- 1st CCU is closed Monday, May 27th in observance of Memorial Day
- West Salem's drive-up will close at 11:30 AM on Saturday, June 1st
- 1st CCU is closed Thursday, July 4th in observance of Independence Day

## UPCOMING 1st CCU EVENTS:

- June 29: Shred Event - At our Tomah Branch from 8:30 am - 11:30 am

## COMMUNITY EVENTS 1ST CCU HELPS SPONSOR:

- May 31-June 2: June Dairy Days in West Salem
- June 6-9: Butterfest in Sparta
- June 22: 1st CCU Sparta Half Marathon/5K
- July 4-Aug 15: Tomah Downtown Thursday Nights



REMINDER: When sending mail, please address the envelope to the correct PO Box rather than the street address:

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

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

**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.