



Important Notice For Members Using The West Salem Branch In Mid-May



The West Salem parking lot will be replaced in mid-May. This project will temporarily affect vehicle access to the West Salem branch.

- MAY 12-19:** CONCRETE SIDEWALK REPLACEMENT IN FRONT OF BUILDING
This will be done in phases, and won't affect members' ability to access lobby
- MAY 20:** ASPHALT REMOVAL:
During this time, members using the West Salem branch may drive on the lot, but may need to maneuver around the construction.
- MAY 22-23:** NO VEHICLE ACCESS TO PARKING LOT, BUT MEMBERS CAN WALK ON THE LOT
Drive up and lobby will be open normal hours. Auto Value has graciously offered to allow members to park on their lot while accessing 1ST CCU's lobby.

Please plan ahead for your cash and banking needs. The dates listed above are subject to change, depending on weather. Please watch for signs or staff to help direct you.

Free Shred Event and non-perishable food drive Saturday, May 9th from 8:30 - 11:30 AM at our West Salem Branch

MAY 2026

Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28		30
31						

- **Free secure shredding of outdated sensitive documents (financial statements, check duplicates, receipts, invoices). This 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 covers, etc.*)
 - 3) Staples do not need to be removed. Please remove butterfly clips/other fasteners.
 - 4) Consult your tax professional for advice on tax return and records retention.
 - 5) Never destroy documents tied to pending litigation.
 - 6) Never destroy vital records such as wills, deeds, titles, birth or death certificates.

UPCOMING SPECIAL HOURS:

- 1st CCU is closed Monday, May 25th in observance of Memorial Day
- West Salem's drive-up will close at 11:30 AM on Saturday, June 6th for June Dairy Days parade
- 1st CCU is closed Saturday, July 4th for Independence Day

MARK YOUR CALENDAR! FIND US AT THESE UPCOMING COMMUNITY EVENTS:

- June 6: June Dairy Days Parade in West Salem
- June 14: Butterfest Parade in Sparta
- June 27: 1st CCU Sparta Half Marathon/10K/5K at 7 AM (Register at spartahalfmarathon5k.com)
- July 2-Aug 13: Tomah Downtown Thursday Nights

65th Annual Meeting - 65 Years Strong!

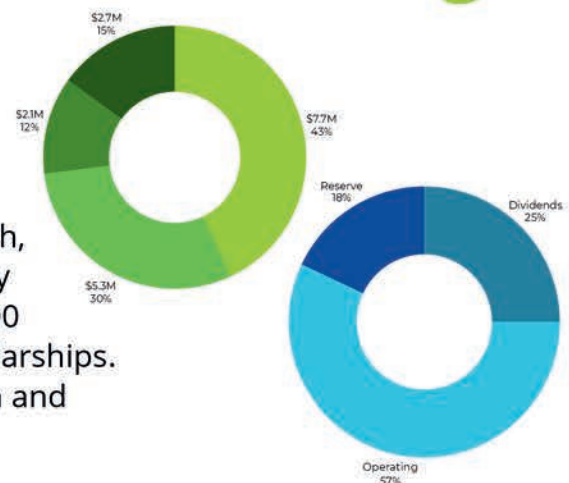
1st Community Credit Union held its 65th Annual Meeting on March 30, 2026, at Sparta American Legion Post 100 in Sparta. The 52 member-owners attending the meeting elected three directors, Phil Yahnke, Doug Billings, & Mike Roeske to the Board.

Chairperson Wendy Whitehead highlighted the credit union's growth, recent remodeling project, and 1st CCU's commitment to community involvement and financial support; the credit union donated \$53,000 within the local communities during 2025, as well as \$4,000 in scholarships. She also expressed gratitude to the members for their participation and engagement, which contribute to making 1st CCU successful.

Treasurer Phil Yahnke reported on the Credit Union's Financial Condition. 2025's growth brought assets to over \$280 million dollars. Members' deposits are federally insured by NCUA. The credit union issued loans totaling \$91 million in 2025. Since forming in 1961 the credit union has loaned out over \$1.8 billion dollars to members.

Jenny Cavadini and Chris Krueger, representatives of 1st Community Credit Union's internal Fraud Team, spoke about the importance of being aware of scam tactics, looking for red flags, trusting your instincts, and reaching out to the credit union if you have questions or concerns about suspicious activity.

Following the annual meeting a re-organizational meeting was held to elect the officers of the board.



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 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



Visa Purchase Alerts Are Ending - Here's What To Use Instead

The free Visa Purchase Alerts previously available through the Visa website will be discontinued in June. The good news - you can still receive real-time alerts on your debit card activity using your free 1st CCU Anywhere Account Alerts. With 1st CCU Anywhere, you can customize alerts to notify you when transactions post, helping you stay on top of your account activity.

To get started, simply log into 1st CCU Anywhere and choose the alerts that work best for you. We've created a quick how-to video on our website to walk you through the alert setup step-by-step - so you can start receiving alerts in just a few minutes.



WE CU HELPING US CELEBRATE OUR 65TH ANNIVERSARY!

What started in 1961 as a simple promise to put members first and provide a fair source of credit has grown into decades of trusted relationships and shared successes. Through every milestone our members and the credit union have stood together - reaching goals, navigating challenges, and building successful futures. Your trust and support have shaped who we are today. Thank you for being part of our story. 65 years of proudly serving our communities, and here's to the future ahead!

PERKS OF MEMBERSHIP - NOAH'S ARK WATERPARK DISCOUNT



1st CCU members qualify for a discounted admission to Noah's Ark Waterpark. The Promo Code is exclusive for 1st CCU members and cannot be posted publicly on our website, so we'll be sending the code in a message posted to 1st CCU Anywhere Online & Mobile Banking around May 23, 2026. If you don't have access to 1st CCU Anywhere you may contact 1st CCU after May 23rd during regular business hours to ask for the Promo Code.

*Blackout dates may apply. All tickets must be purchased online. Please contact Noah's Ark if you have questions about using the 1st CCU Discount Promo Code to purchase tickets. 1st CCU is not affiliated with the water park. For park attractions, restrictions, amenities, parking information and ride height requirements, visit noahsarkwaterpark.com.

A June Challenge To Benefit A Great Cause!

Last year, as part of the WAFER Food Pantry food drive, State Bank Financial challenged 1st CCU to collect 100 cans of Tuna within one week to donate to WAFER. We crushed that challenge by collecting 266 cans and pouches, thanks to our generous members and employees.

This year 1st CCU is being challenged to donate 100 boxes of Cereal. The challenge week is the first week of June, but we're letting members know in advance so you can watch for sales and buy your donation early. We hope you'll help us exceed our goal. Watch our facebook page!



TIPS FOR GRADS: 5 Money Tips Every New Grad Should Know



Whether you're a recent graduate, starting a new job, or simply entering a new phase of life, managing money well is one of the best ways to build confidence and stability.

WE CU, AND WE'RE HERE TO MAKE THAT EASIER FOR YOU.

1. Create a Budget

Keep track of what you earn and spend. A budget helps you stay in control and make decisions you feel good about. 1st CCU Anywhere Online and Mobile Banking can help you monitor your accounts easily and securely. Utilize features such as Online Bill Pay, Card Controls, and Secure Messaging with our Call Center within 1st CCU Anywhere to help you manage your finances and get answers to your questions.

2. Build an Emergency Fund

Unexpected expenses are part of life. Aim to set aside at least \$500 to cover surprises like car repairs or medical bills. Opening a secondary share savings account is easy in 1st CCU Anywhere. You can also set up small recurring transfers to build your emergency fund a little at a time.

3. Start Building Credit

A solid credit history opens doors. Ask about getting started with a credit card! When you need a loan, it's easy to apply within 1st CCU Anywhere, and because you're logged into your account it's even faster to apply because many of the loan application fields pre-fill with your information.

4. Avoid Lifestyle Creep

It's tempting to splurge on upgrades, but keeping spending in check now can give you more freedom later. Defining and prioritizing your financial goals is a good first step to your future financial security.

5. Choose a Financial Partner That Cares

From convenient checking to personalized support, we're here to help you grow with confidence. 1st CCU staff are also available to answer questions if you need budgeting assistance,

COMMUNITY INVOLVEMENT

*Community
is our middle name!*

As a result of our 1st Quarter New Member Donation Commitment, a total of \$3,000 was donated to local Boys & Girls Clubs, with each club receiving a check for \$1000. WE CU MAKING A DIFFERENCE!

- Left - Jennifer Simunich and representatives of the Sparta Boys & Girls Club receive the check presented by Jon Cook, VP Marketing
- Middle - Mike Lorenz, VP Member Experience, Chris Krueger, Branch Manager, Maggie Solberg of the West Salem Boys & Girls Club, Jon Cook, VP Marketing
- Right - Katherine Rice of the Tomah Boys & Girls Club, Jon Cook, VP Marketing, and Colleen DaSilva, Branch Manager



STAFF NEWS

Please join us in celebrating the following staffing updates!



Diana (DeDe) Mack
promoted to COO
Chief Operating Officer

In this role, DeDe will provide enterprise-wide leadership in the overall management and execution of the credit union's operations. She will continue to oversee Deposit Products, Information Technology, Internal Audit, Compliance, and Collections, ensuring operational excellence, regulatory integrity, and alignment with our strategic objectives. DeDe has been with 1st CCU since 1992. Congratulations DeDe!



Wendy Swanson
promoted to CFO
Chief Financial Officer

In this role, Wendy will provide executive leadership and strategic oversight of the organization's financial stability and sustainability, planning, reporting, and fiscal operations. She will guide financial performance, ensure strong stewardship of resources, and support strategic decision-making that advances our long-term objectives. Wendy has been with 1st CCU since 2004. Congratulations Wendy!



Krista Wilson
promoted to CLO
Chief Lending Officer

In this role, Krista will provide strategic leadership and continue to oversee our Lending Department, guiding performance, portfolio management, and growth initiatives. Her experience and strategic perspective position her well to strengthen our lending function, drive sustainable growth, and maintain the high standards of credit quality that support our long-term success. Krista has been with 1st CCU since 2014. Congratulations Krista!



Sandy Anderson
promoted to SVP HR
Senior VP Human Resource

In this role, Sandy will provide strategic leadership and direction for our Human Resources function, aligning our people strategy with our organizational priorities and long-term growth objectives. She will continue to support our employees and leaders while strengthening the culture, talent development, and operational excellence that drive our success. Sandy has been with 1st CCU since 1987. Congratulations Sandy!

**JOIN US IN
WELCOMING
NEW STAFF!**



Courtney Barlow, CCR
Call Center, West Salem



Kristin Schaitel, MSR
Sparta Branch



Mariah Cullen, MSR-Lead
Sparta Branch



Kay Megonigle, Loan Officer
West Salem Branch

Welcome



Anna Davidson, MSR
Sparta Branch



Hailey Korish, MSR
West Salem Branch



Gage Christian, Consumer Loan Officer
Sparta Branch



Warmer weather is coming! When you're ready to launch your summer plans you'll find friendly, local lenders and great rates at 1st CCU.



- Apply in 1st CCU Anywhere
- Apply online at 1stccu.com
- Apply in person at Sparta, West Salem, or Tomah
- Electronic document signing available
- Questions? Give us a call!

Luke Fanning in Tomah: 608-377-7737
 Kristina Livrance in Sparta: 608-366-2301
 Kate Cravillion in West Salem: 608-366-2090
 Gage Christian in Sparta: 608-366-2311



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.

