

NEW FEATURE

You can now set your own 4-digit PIN on 1st CCU Visa Credit Cards!

What This Means For You:

- Existing Credit Card Holders: You may change the PIN for your 1st CCU Visa Credit Card if you wish. Use the appropriate phone number shown below.
- New Credit Card Holders: As of September 15th, all new credit card accounts will set their own 4-digit PIN on Credit Cards rather than receiving an assigned PIN in the mail.

To Set Up Or Change Your Credit Card PIN:

- **Call 1-800-631-3197 if you are inside the U.S.**
- **Call 1-531-262-5350 if you are outside the U.S.**
- For security purposes you must answer authentication questions successfully. Then follow the call prompts to enter your chosen 4-digit PIN

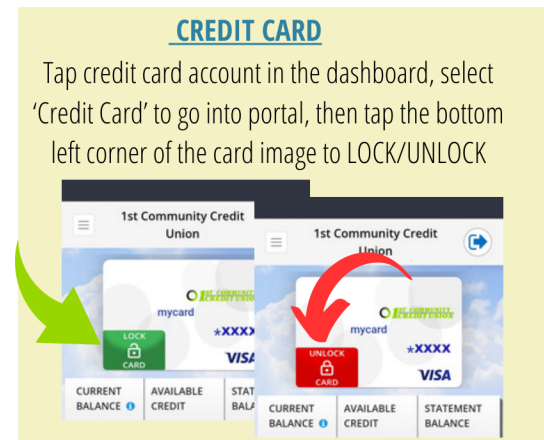
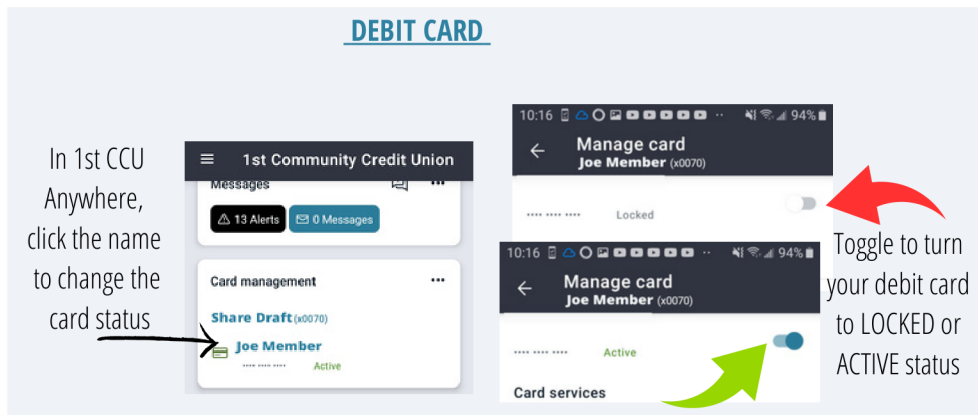
REMINDER THAT WE ALSO OFFER CARD-LOCK!

Nationwide, Debit Card fraud has increased significantly in the past 2 months. In the current economy (and with the holidays coming) fraudsters have been unwavering in their relentless efforts to get their hands on your hard-earned money. It's everyone's responsibility to do everything you can to prevent yourself from being a victim of fraud.

Here's One Solution We Can Recommend: Consider Locking Your Debit and Credit Cards When You Aren't Using Them

The most common types of card fraud involve fraudsters acquiring a card number, then making several charges to the card in rapid succession. The way to prevent this type of fraudulent activity is to consider keeping your card(s) locked whenever you aren't making a purchase.

- **When a card is locked, fraudulent attempts can be stopped on the first try. Locking and Unlocking your card is easily done in 1st CCU Anywhere Online & Mobile Banking, and it's a good habit to get into.**



- If you need a reminder to turn on your card before you swipe, a simple tip is to put a post-it note on your card so every time you remove it from your wallet or purse you'll have a reminder to unlock it in the mobile app.
- **Important Reminder:** If you have set up recurring, pre-authorized charges to your Debit or Credit card (i.e. streaming service subscriptions, utilities, gym memberships), locking your card will block those transactions.

Need More Tips For Avoiding Scams This Holiday Season?

Watch Out For Bogus Websites:

A lot of the debit card fraud we're seeing at 1st CCU in the past two months is a result of members clicking a link to a fake website and entering their card information to buy something that looks like a terrific deal.



- **Only do business with reputable merchants,** and beware of online marketplaces such as Facebook Marketplace, Craigslist, NextDoor, etc.
- **Don't fall for the scams involving fake links in emails or social media posts. Watch out for "too good to be true" deals.** One major online shopping scam red flag is highly in-demand products at surprisingly low prices. Scammers create websites with realistic-looking listings of gaming consoles and popular items, however, once you check out you may find that you get an order confirmation and then never receive anything at all. If it sounds too good to be true, it is likely a scam.
- **Think twice before entering your card number when making online purchases.** Always look for the small lock or shield next to the URL in your browser. If you have a credit card, use it instead of your debit card.
- **Keep your device and software up-to-date.** Make sure your phone, tablet, and computer have the latest version of the operating system and utilize software that helps prevent malware on your device.
- **Don't shop on public wi-fi.** Public Wi-Fi networks might not be secure. It's best to avoid logging into your accounts or making a purchase when you're using a public network.
- **Verify requests for charitable donations.** During the holidays scammers take advantage of a consumer's generous nature by sending emails or making phone calls posing as representatives for charitable causes. They also use spoofing technology to make it look like the email or phone call is coming from a real charity.

Set Up Alerts:

Knowledge gives you power. When you set up Alerts you can be notified whenever money is withdrawn from your account balance. This is really handy if you haven't locked your card and you receive a purchase alert, then you can lock it right away before more fraudulent charges hit your account. Being immediately alerted to unauthorized transactions also helps you start the transaction dispute process in a timely manner. Alerts can be set up within 1st CCU Anywhere Online or Mobile Banking and YOU control the alerts. Also, because your 1st CCU cards are Visa cards, you are eligible to take advantage of Visa's free automatic purchase alerts. Enrolling is easy on their website at usa.visa.com/pay-with-visa/featured-technologies/purchase-alerts.html

- **Check Your Account Activity Often.** There's a good reason why all financial institutions encourage you to have online or mobile banking...in this day and age when money moves through the payment systems faster than ever, waiting until your paper statement comes in the mail once a month is no longer an effective way of monitoring your account activity.
- **More Tips To Consider:**
 1. Resist the temptation to allow your device to save your card details.
 2. When shopping online, use your Credit Card rather than your Debit Card, since your Debit Card is connected to your checking account.
 3. Be highly suspicious of emails and texts asking you to click a link.

Contact 1st Community Credit Union immediately if you suspect fraud or identity theft on your account.

- **1-888-706-1228 for local assistance during business hours**
- **1-866-820-8787 for Debit Card assistance during non-business hours**
- **1-866-820-5786 for Credit Card assistance during non-business hours**
- **1-800-449-7728 to report a Lost or Stolen Debit or Credit Card**

Thank You to all Veterans and their families.

We appreciate your service and we are humbled by the sacrifices you've made for our freedom.

★ THANK YOU ★ VETERANS

**Visit 1st CCU's booth at the Veteran's Bonanza on November 4th
November 4th from 10:00 AM - 4:00 PM
at the La Crosse Center, 300 Harborview Plaza**



The annual Veteran's Bonanza introduces veterans and their families to organizations that provide services, assistance, and helpful resources. The event features dozens of vendors from around the Tri-State area, dedicated to financial services, healthcare, counseling, tax prep, employment services, and more.

Our Mortgage Lending team will be staffing a booth at the Veteran's Bonanza, ready to answer questions about the VA Loans offered by 1st CCU. This is your chance to get your questions answered, our Loan Officers are happy to assist you and provide information about VA-backed Purchase Loans and Interest Rate Reduction Refinance Loans (IRRRL). If you're a veteran, we hope to see you there!

VA Loan

- No downpayment required
- Limited closing costs
- Competitively low interest rates
- No need for Private Mortgage Insurance (PMI)
- The VA home loan is a lifetime benefit; you can use the guaranty multiple times

IRRRL

If you have an existing VA-backed home loan and you want to reduce your monthly mortgage payments - or make your payments more stable - an interest rate reduction refinance loan (IRRRL) may be right for you. Refinancing lets you replace your current loan with a new one under different terms.

All loans are subject to credit approval. Some restrictions or additional qualifications may apply. Ask a 1st CCU Mortgage Loan Officer for full details.

NMLS 411004. Membership eligibility required.



'Tis The Season To Spread Joy!

Giving Trees Benefit Local Children!

Our 1st CCU lobbies will be decorated with Christmas trees a little early again this year because we're participating in local programs that benefit children! The Sparta and West Salem offices will have tags from the Christmas For Kids-Sparta program. The Tomah office will have tags that benefit the Tomah Boys & Girls Club. Members and employees who wish to participate are invited to select one or more tags from the Giving Tree and purchase an item from the wish list printed on the back. Then return the tag and the unwrapped item(s) to the credit union by Monday, December 4, 2023. Suggested spending limit of approx. \$35 per tag. Stop by Sparta, West Salem, or Tomah in late November to pick up an ornament!



\$1.00
each

1st CCU is selling candy bars at all three branches again this year!

Each candy bar is \$1.00, which is a huge bargain these days! PLUS, proceeds from candy bar sales 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. They make great stocking stuffers! **Select your favorites (choose Caramel, Almond, W.F. Crisp, Milk Chocolate, Dark Chocolate, or Wafer) and help a great cause!**

PUT YOUR MONEY WHERE THE MIRACLES ARE.



**Credit Unions
for Kids**
Benefitting
Children's Miracle Network Hospitals

Candy bar sales help support the future of these local heroes. Thank you for making miracles happen.

**GUNDERSEN
HEALTH SYSTEM**
Your Children's Miracle Network Hospital

Mark Your Calendar!



UPCOMING HOLIDAY HOURS:

- We are open regular Saturday hours on Veterans Day, November 11th
- Closed on November 23rd for Thanksgiving Day
- Closed on December 25th for Christmas Day
- Closed on January 1st, 2024 for New Year's Day

1st Annual Pie Auction at 1st CCU in Sparta!

WHO: 1st CCU employees will be making pies

WHAT: We'll hold a silent auction for members to bid on the pies

WHEN: November 20-21

WHERE: In the lobby of our Sparta branch, 1000 W. Wisconsin Street

WHY: All proceeds will benefit local food pantries in Sparta

HOW: Stop by on Nov. 20th or 21st 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 22nd and you can stop by to pick up your pie!



BID ON ME

ITEM # 19 Apple

MINIMUM BID INCREASE \$2 TYPE OF PIE

THIS PIE WILL DONATED BY [redacted]

BIDDER INFORMATION

FIRST & LAST NAME	PHONE #	BID \$
Jon Cook	10	
Jon Cook	15	
Jon Cook	20	
Jon Cook	25	
Jon Cook	30	
Jon Cook	35	
Jon Cook	40	

COMMUNITY INVOLVEMENT

1st CCU purchased two hogs at the local county fair's 4-H Livestock Auction in July. The meat was then processed locally at Foss Fine Meats in Sparta, then 1st CCU donated the meat from 1/2 a hog each to three local food pantries in Sparta, West Salem, and Tomah. We also gave away 1/2 a hog to Stephanie, the lucky winner of our Facebook contest. We have been fortunate to be able to do this the past couple years and support local youth, families, and local businesses!

Pictures on right, clockwise from top left: Chris Krueger, West Salem Branch Manager, at the West Salem food pantry; Jon Cook, VP Marketing, at the Sparta food pantry; Jon Cook presenting a 1/2 hog to our Pork Bundle winner Stephanie; Colleen DaSilva, Tomah Branch Manager, at the Tomah food pantry.



1st CCU in Sparta hosted the annual Sparta Homecoming Tailgate Party on September 15th. \$700 was raised during the party and the funds will go toward helping with instrument replacement costs at SHS.

Pictured at left is Brooklyn Schultz presenting the check to Carrie Thompson. Thanks to all those who made our Tailgate Party successful again this year!



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



1st CCU had a booth at Tomah's Downtown Thursday Nights this summer, and attendees entered their name into a drawing for a chance to help a local organization of their choice. Kaye H. was the winner of the random drawing from all entries, and she selected Chasing Daylight as the recipient of 1st CCU's donation.

Left: Jon Cook, VP Marketing, presented a check for \$500 to Chasing Daylight Animal Shelter on behalf of Kaye.



Above: West Salem Cub Scout Pack 77 stopped by our West Salem branch to take a tour and learn about the importance of establishing healthy savings habits.

STAFF NEWS



1st CCU Announces Recent Promotion

We are pleased to announce that Marina Salamonski has been promoted to Mortgage Loan Officer



Please join us in welcoming two new employees!

Left: Chelsey Soucheck, MSR I in Sparta

Right: Ethan Crusan, Student MSR I in West Salem



Our Deposit Rates Are Some Of The Best Around!

Rate shown here is current as of Oct. 31, 2023. Rates are subject to change at any time. Some accounts may have minimum deposit requirements, minimum balance requirements to receive the posted rate, or early withdrawal penalties. Contact 1st CCU for all available options, current rates, terms, qualifications, restrictions, and funds availability. Membership eligibility required. Anyone who lives or works in Monroe, La Crosse, Buffalo, Trempealeau, Jackson, Eau Claire, Clark, Wood, Adams, Juneau, Sauk, Richland, Crawford, or Vernon County is eligible to join 1st CCU. Federally insured by NCUA.

Deposit Rates
as high as*

5.71%

Annual Percentage
Yield

1st CCU Financials as of September 30, 2023



Assets: \$262,784,972
Loans: \$208,075,632
Savings: \$221,899,097
Members: 15,348

HEY KIDS! REGISTER FOR A CHANCE TO WIN A PRIZE!

Each of our branch offices is planning a prize drawing again this year for the kids. One lucky winner in Sparta, West Salem, and Tomah will win a Tablet! Entry forms to enter a child in the drawing for a chance to win may be found in each branch. Entries accepted until Saturday, December 16th.

No purchase necessary. One entry per child, please. One winner is chosen by random drawing in each of the three branch offices. Must be under 18 years old as of 12/16/23 to enter. Winners notified by phone. By completing the entry form, you give permission for a 1st CCU employee to contact you if your child's name is drawn. You also give 1st CCU permission to announce winner on social media.

Announcing Changes To Our Youth Program:

We are informing all members that 1st CCU has discontinued the Centsables website and we will no longer be offering youth club Punch Cards or Prize Redemptions. We encourage parents to continue teaching healthy habits for saving money in our Youth Accounts.

- Your child may redeem their current punch card for a prize by bringing it to the credit union before December 31, 2023
- We have some great links to kid-friendly websites that teach money concepts and math in a fun way. These links are available at www.1stccu.com/youth-accounts.
- A great way to teach money concepts at home is by playing board games as a family (Monopoly, Payday, Life)
- There are some great books you can read with your children, and they can usually be borrowed from your local library.

Suggestions include:

Berenstain Bears' Trouble With Money
A Chair For My Mother by Vera Williams
If You Made A Million by David Schwarz
Rock, Brock, and the Savings Shock by Sheila Bair

Alexander, Who Used To Be Rich Last Sunday by Judith Viorst
You Can't Buy A Dinosaur With A Dime by Harriet Ziefert
The Go-Around Dollar by Barbara Johnston Adams
One Cent, Two Cents, Old Cent, New Cent by Bonnie Worth

Another Change For Youth:

We're sorry, due to staffing we have discontinued the Letters to Santa.

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.