1ST COMMUNITY CREDIT UNION

Fall 2025 Newsletter

WRAP UP YOUR GOALS!

Finish 2025 with a solid grasp on your finances, and start 2026 worry-free! Your credit union is more than just a place to deposit your paycheck. We want to help you be financially successful!

- Higher savings rates
- Lower loan rates
- Fewer fees
- 1st Rewards Checking & Regular Checking
- Debit and Credit Cards
- Loans for every season

- Online & Mobile Banking for money management
- Card Controls to turn cards Off & On
- Free eAlerts
- Free eStatements
- Online Bill Pay
- Youth Savings Accounts & Checking for Teens
- Youth and Teen Savings Certificates

Financial Counselors available:

For more information, or to make an appointment, contact 1st CCU by calling 888-706-1228.

READY FOR WINTER ROADS?

Your vehicle should be tough...the financing should be easy!

Need to upgrade your vehicle this winter?
Your next loan could be easy and fast when you apply online or within 1st CCU Anywhere, PLUS you can opt for e-Signing the loan documents from the comfort of your home. It's so convenient!

- 100% financing to qualified borrowers.
- Apply today to get pre-approved before you go shopping for a vehicle.

- **Easy to apply**
- **Fast loan decisions**
- **Jennifer, Luke, Kate, & Kristina are your friendly, local lending experts!**

All loans are subject to credit approval. Membership eligibility required. Anyone who lives or works in La Crosse, Monroe, Buffalo, Trempealeau, Jackson, Clark, Eau Claire, Wood, Adams, Juneau, Sauk, Richland, Crawford, or Vernon County is eligible to join. Immediate family members of 1st CCU members are also eligible to join no matter where they live. Visit 1stccu.com or contact our Call Center at 888-706-1225. Federally Insured By NCUA.

HERE'S WHAT'S HAPPENING!

DIGITAL WALLET

Tap. Pay. Go. Simple and secure!

Have your tried Digital Wallet yet?

- **You'll love the extra level of Security! Digital Wallet uses tokenization, so your real card number isn't shared with stores, plus you get extra layers of security with Face ID, fingerprint, or passcode. You'll have peace of mind knowing your card number is protected.**
- **Faster checkouts, whether you're paying in-store, at the pump, or for online or in-app purchases.**

Visit our website at 1stccu.com for more details.

Pay
Google Wallet
Pay SAMSUNG pay
GARMIN PAY™

SPARTA REMODEL

We're remodeling to improve the overall member experience, create a more efficient use of space, and increase office space.

Throughout November we will complete Phase 3 of the remodel (Lobby) and transition to Phase 4 (East-side Offices). The remodel project should be completed by Dec. 31st. Thank you for your continued patience!

WOODSMEN CHECKING

We are the proud to be the Official Credit Union of Woodsmen Hockey!

New members who open a qualifying checking account with 1st CCU and opt into the Woodsmen Hockey Debit Card will receive:

- Woodsmen Debit Card
- 2 home game ticket vouchers
- Woodsmen Hockey game schedule
- 10% off at the Woodsmen merchandise store when using the Woodsmen card to pay for your purchase.

Open yours today!

YEAR-END FINANCIAL CHECKUP FOR EVERY STAGE OF LIFE

As the year winds down, it's the perfect time to pause and review your finances. Just like an annual health checkup, a financial checkup helps you spot small issues before they become big problems.

Here are some key areas to focus on at different life stages:

Youth (under 12)

- Open (or add to) a savings account.
- Talk about the basics of money: earning, saving, and spending wisely.
- Encourage kids to set a small savings goal, like buying a toy or book.

Teens (13–18)

- Learn how to manage a checking account with a debit card.
- Build good habits: tracking spending, saving a portion of any income.
- Check in on grades and scholarships to reduce future college costs.

Young Adults & Young Families (20s–30s)

- Create a budget and stick to it.
- Build an emergency fund of 3–6 months of expenses.
- Review student loans and credit cards; aim to pay down high-interest debt.
- Protect your family with life insurance and a will (especially if you have children).

Prime Earning Years (40s–50s)

- Boost retirement contributions while income is strong — take advantage of catch-up contributions if you can.
- Review credit reports and monitor your credit score.
- Make a plan for paying down your mortgage or other large debts.
- Reevaluate insurance coverage (home, auto, health, life) to ensure it still fits your needs.

Retirement Planning Stage (50s–60s)

- Estimate retirement income vs. expenses.
- Max out retirement account contributions if possible.
- Review Social Security options and timing.
- Update estate plans and beneficiaries.

Enjoying Retirement (70+)

- Simplify finances by consolidating accounts where possible, making money management easier.
- Review required minimum distributions (RMDs) from retirement accounts to stay on track.
- Double-check beneficiaries, wills, and powers of attorney to ensure your wishes are current.
- Stay vigilant against financial scams targeting seniors — protect your assets and peace of mind.

Our team at 1st CCU is here to help you review your accounts, plan your next steps, and make sure your financial plan fits your life stage. Reach out today to schedule your year-end financial checkup — because the best time to take control of your finances is now.

1st CCU is selling candy bars at all three branches again this year! Candy bar sales help support the future of local CMN heroes. 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! **Choose from Caramel, Almond, Milk Chocolate, Dark Chocolate, Wafer, and W.F. Crisp *(milk chocolate mixed with crisped rice)*. Try them all! The proceeds help a great cause.**

$1.00 each

Thank you for making miracles happen.

Credit Unions for Kids
benefiting
Children's Miracle Network Hospitals

'Tis The Season For The Giving Tree!

We will have a Giving Tree in each branch again this year. Please watch our facebook page or check with your local 1st CCU branch around the last two weeks of November for more details, which is when we will have the Giving Tree Ornaments ready for members to select. Fulfill a gift wish for a local child! The deadline for returning unwrapped gifts to 1st CCU will be December 8th.

Pie Auction postponed to 2026

We apologize, there will be no Pie Auction at our Sparta Branch this year due to the remodel project. We would like to thank everyone who has bid on pies in the past, and we hope you'll join us next year, November 2026, when we once again bake pies for a great cause!

Mark Your Calendar!

UPCOMING HOLIDAY HOURS:

- Yes, we're Open regular hours on Veterans Day, November 11th
- We're Closed on November 27th for Thanksgiving Day
- We'll Close at 12:30 PM on December 24th for Christmas Eve
- We're Closed on December 25th for Christmas Day
- We'll Close at 12:30 PM on December 31st for New Year's Eve
- We're Closed on January 1st, 2026 for New Year's Day

COMMUNITY INVOLVEMENT

1st CCU purchased meat animals at the La Crosse County and Monroe County Junior Livestock Auctions in support of local youth animal projects. We then had the meat processed at a local business, then donated 3/4ths of the meat to local food pantries. Then we held a drawing to give away a new chest freezer and the rest of the meat. This has become one of our favorite summer traditions. Congratulations to Clayton and Courtney, the winners of the freezer and meat bundle!

1st CCU in Sparta hosted the annual Sparta Homecoming Tailgate Party on September 19th. Thank you to everyone who braved the rain and stuck around for the sun to come out so we could celebrate with such amazing school spirit! And a big THANK YOU to the SHS Marching Band for performing! As a result of the generous freewill donations received, $500 was donated to the Sparta Band!

Above, left to right: Makenna Leis, 1st CCU Student MSR, presenting the $500 check to Wyatt Tripp and Andrew Nicholson.

Pictured above: Employees from our Sparta branch enjoyed participating in the Homecoming Parade.

WE WELCOMED SEVERAL NEW FACES THIS SUMMER!

STAFF NEWS

Mae Boyles is a new Student MSR in our Tomah Branch.

Makenna Leis is a new Student MSR in our Sparta Branch the SHS Student Branch.

Colton Schleifer is a new Student MSR in our West Salem Branch.

Keegan Dickinson is a new IT Specialist in our Sparta Branch.

Austin Westrich is a new MSR in our Tomah Branch.

TJ Kinney is a new MSR in our Sparta Branch.

Emily Sloan is a new MSR in our Sparta Branch.

PROMOTIONS ANNOUNCED!

Brittany Herricks
has been promoted from Loan Officer II to Loan Officer III. Brittany has continued to grow her knowledge and skill set over the past 20 years with 1st CCU.

Josh Lydon
has been promoted from IT Specialist III to IT Manager. Over the past eight years with 1st CCU Josh has been prioritizing the security of the credit union and our members above all.

Janet Johnson
has been promoted from Loan Underwriter II to Loan Underwriter III. Janet has been with 1st CCU for 12 years, continuing to build her knowledge and skills through ongoing training.

FINANCIAL WELLNESS CORNER

The 50/30/20 Rule for Simple Budgeting

A quick way to take control of your finances is to divide your monthly income into three buckets:

- **50% Needs** – housing, food, utilities, transportation, insurance.
- **30% Wants** – dining out, entertainment, hobbies, vacations.
- **20% Savings & Debt Repayment** – emergency fund, retirement, extra payments toward loans.

You don't have to follow this rule to the penny, but it's a helpful starting point to make sure your money is working for you. Even small shifts — like reducing "wants" by a few percent and boosting savings — can add up to big progress over time.

Share The News!

Don't let friends and family members pay high rates on their loans at other financial institutions. Refer them to 1st CCU, we may be able to help them lower their monthly payment, pay off their loan faster, or save them hundreds of dollars in interest over the life of their loan. Encourage them to submit an online application at 1stccu.com!

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.