

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.



Did you know 1st CCU offers VA Loans?

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, contact our Ladies of Lending to discuss options and qualifications.

### 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.

EQUAL HOUSING

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

Our loan application is fast and easy, and it's even *faster and easier* when you apply within 1st CCU Anywhere Mobile or Online Banking. You can even skip the trip to the credit union by opting to e-Sign your loan documents from the comfort of your home. We also offer 100% financing to qualified borrowers. Contact 1st CCU for full details or apply today to get pre-approved before you go shopping for a vehicle.



is \$5,000. This is a limited time offer. Some restrictions apply. Must apply directly through 1st Community Credit Union; This offer not available for loans issued through 3rd party Indirect Lending programs. For new or used vehicle or motorcycle purchase or for refinancing of a vehicle or motorcycle loan from another financial institution. Offer not available for refinancing of loans already on file at 1st CCU. All loans are subject to credit approval. Rates are subject to change at any time and are based on creditworthiness, term, qualifications and collateral age/condition. Offer cannot be combined with other offers. 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. Contact 1st CCU for full details. Visit 1stccu.com or contact our Call Center at 888-706-1225. Federally Insured By NCUA.

### REMINDER OF WAYS TO PROTECT YOUR ACCOUNTS

### STOP ~ THINK ~ BE SMART

A lot of the fraud we're seeing at 1st CCU lately is a result of members clicking a link that leads to a fake website. These fake sites are created by fraudsters to look authentic, trying to convince consumers to enter their card information to purchase a popular item at an extremely low price. Remember, if something seems too good to be true, it's a scam.

- Consider locking your Debit and Credit Cards when you aren't using them\*: When a card is locked, fraudulent attempts can be stopped on the first try. Locking and Unlocking your card is easily done within 1st CCU Anywhere Online and Mobile Banking. 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. EVEN IF YOU DON'T KEEP YOUR CARDS LOCKED ALL THE TIME, PLEASE REMEMBER TO LOCK YOUR CARD(S) IMMEDIATELY IF YOU SEE ANY SUSPICIOUS TRANSACTIONS ON YOUR ACCOUNT. Locking the card gives you peace of mind that no additional transactions can be charged to your account while you're contacting 1st CCU to get assistance in identifying the suspicious transactions.
- Only do business with reputable merchants, and beware of online marketplaces such as Facebook Marketplace, Craigslist, NextDoor, etc.
- Don't fall for scams involving fake links in emails or social media. Watch out for "too good to be true" deals.

  A major scam red flag is finding highly in-demand products at surprisingly low prices. 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.
- **Protect your device and software by keeping them 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.
- **Beware of charitable donation scams.** 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:** eAlerts can be set up to notify you when money is withdrawn from your account. Getting a notification of an unauthorized transaction gives you time to lock your card immediately, before more fraudulent charges hit your account. You'll also be able to start the transaction dispute process in a timely manner.
- **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. Check it often!

### 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.

<sup>\*</sup>Submitting an Address Change? If you keep your cards locked please temporarily unlock your card so the Change of Address becomes effective on the card account as well.



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, W.F. Crisp, Milk Chocolate, Dark Chocolate, or Wafer...or try them all! The proceeds help a great cause.

\$1.00 each

Thank you for making miracles happen.



## 2nd Annual Pie Auction at 1st CCU in Sparta!

WHO: 1st CCU employees will be making pies

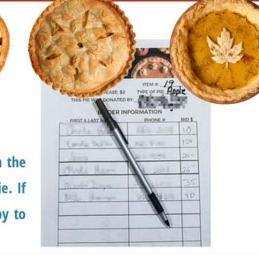
WHAT: Silent Auction - Members are invited to bid on the pies

WHEN: November 25th and 26th

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

WHY: All proceeds will benefit a local charitable organization

HOW: Stop by November 25-26 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 November 27th and you can stop by to pick up your pie that same day!





#### **UPCOMING HOLIDAY HOURS:**

- We are open regular hours on Veterans Day, November 11th
- Closed on November 28th for Thanksgiving Day
- Closing at 12:30 PM on December 24th for Christmas Eve
- Closed on December 25th for Christmas Day
- Closing at 12:30 PM on December 31st for New Year's Eve
- Closed on January 1st, 2025 for New Year's Day

# COMMUNITY INVOLVEMENT

1st CCU purchased one hog and one lamb at the local county fair's 4-H Livestock Auction in July. The meat was then processed locally and 1st CCU held a drawing to give away three Meat Bundles to local residents - Julie Wesson, Morgan Intihar, and J. Wells (not pictured). We are proud to be able

to support local youth, families, and businesses each year.

# **Out And About** In Our Local Communities



They enjoyed networking at local events!

We Put Mem

Service 1st





Pictured at left is Libby Oswald, 1st CCU Student MSR, presenting the check to John Blaha, SHS Activities Director. Thanks to all those who made our Tailgate Party successful again this year!

> Pictured at right: Employees from our Sparta branch enjoyed participating in the Sparta Homecoming Parade on October 4th.



### Look What You Helped Us Do!



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

During the month of September 1st CCU hosted a Food Rally, collecting non-perishable food items from employees and members throughout the month. All items collected, along with \$100 cash, were donated to food pantries in Sparta, West Salem, and Tomah. Thank you to everyone who donated, we appreciate you!

# STAFF NEWS



### Recent Promotion in Sparta Branch

We are pleased to announce that Anna Davidson has been promoted to Member Service Representative-Lead in Sparta. Anna joined our 1st CCU team in September 2023 as an MSR. We wish her continued success within 1st CCU!



### New Assistant Branch Manager in Sparta

Please join us in welcoming lan Lexen, our new Sparta Assistant Branch Manager. Ian comes to 1st CCU with an extensive background in leadership and sales. We're excited to welcome lan to our 1st CCU team!







### We've welcomed some new faces!

Left: Cohen Schmude, Student MSR-Sparta Middle: Madisen Skrede, Student MSR-West Salem Right: Melissa Gardner, MSR I - West Salem



Tis The Season For Giving

We will have a Giving Tree 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.

### **Anywhere, Anytime, Any Device!**

1st CCU Anywhere Online and Mobile Banking offers seamless money management to keep you in control. The self-service features are user-friendly so you can confidently oversee your accounts anytime, anywhere. Check your balances, transfer funds, pay bills, apply for a loan and more. 1st CCU Anywhere lets you fit banking into your busy schedule so you can focus on what truly matters in your life.





### **Share The News!**

Don't let friends and family members pay high rates on their auto 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. Send them to 1st CCU!



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.