

Memberlink

Spring 2013

Your Quarterly Guide To Connecting You



2nd Annual Spring Shred Event



Westby Office Parking Lot
Friday, May 3rd 11:00am - 2:00pm

Richland Center Office Parking Lot
 (Main Office Only)
Friday, June 14th 11:00am - 2:00pm

*Limit 3 boxes FREE per person

At Your Service...

Meet Your WCCU Call Center



Meet our experienced WCCU Call Center Staff and note their years with WCCU: Wendy McClelland (8yrs), Marita Hoffman (6 yrs), Kathleen Peterson (7yrs), Connie Downing (3 yrs), Tammy Willis, Supervisor (16 yrs), Jean Nottestad (8yrs)

At WCCU, our Call Center plays an extremely important role in the organization. Instead of getting an automated system or a receptionist that would simply transfer your call, our Call Center staff is cross-trained and focused on solutions. When you call any of our offices, it is like stepping into another WCCU Branch – your calls are answered by highly knowledgeable member service representatives that have the experience to resolve issues quickly. Unless you need to speak to someone specific, they can do almost anything a staff member located in a branch can do. They can help you navigate online services, solve credit/debit card issues, perform financial transactions, conduct wire transactions and answer a gamut of questions about your accounts and about WCCU products and services.

Our Call Center was started in 1999 with two staff members. As we have continued to grow with new members, new branches, and new staff, our Call Center has grown to six full-time staff members. With over 24,000 members and an average of 750-800 calls per day, WCCU is proud that we are still able to offer our members “a live person” to answer their call. We take this opportunity to recognize our Call Center Staff and give you the opportunity to put faces with the voices that you hear each time you call WCCU.

Immediate Annuities Can Provide Lifetime Income

Running out of income is a primary concern for most retirees. Immediate annuities offer a financial alternative to help meet retirement income needs by providing a steady stream of income designed to last through retirement.



Jim Maginnis,
Licensed Insurance Professional

What is an immediate annuity?

An immediate annuity is a contract between you and an annuity issuer (an insurance company) to which you pay a single lump sum of money in exchange for the issuer's promise to make payments to you for a fixed period of time or for the rest of your life. Immediate annuities may appeal to you if you are looking for an income you cannot outlive.



How does an immediate annuity work?

As the name implies, an immediate annuity begins to pay you a stream of income immediately. The amount of income you receive is based on a number of factors, including your age at the time of purchase, your gender, whether payments will be made to only you or to you and another person, and whether payments will be made for a fixed period of time or for the rest of your life.

Should you consider an immediate annuity?

An immediate annuity can be a useful financial tool. You may want to consider the purchase of an immediate annuity if:

- You want a stream of income you cannot outlive.
- You have a sum of money that you would like to turn into a regular source of income and you aren't interested in leaving the money to your heirs. If you want to leave a portion of the money as a legacy, an immediate annuity may not be a good choice.
- You are uncomfortable with investments that have a significant risk of loss. If subjecting your money to the risk of loss associated with investing in securities does not appeal to you, an immediate annuity may provide a way to transfer that risk to an insurance company. While the income guaranteed by the immediate annuity is subject to the claims-paying ability of the annuity issuer, the immediate annuity payments are not subject to stock market risk.

- You expect to live for a long time. If you're healthy and have longevity in your family, an immediate annuity may be an investment to consider.

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Brandi Walton,
Licensed Insurance Professional

For more information or to schedule your complementary appointment, call any of our WCCU offices and ask for Brandi at ext. 1109.

WCCU Investment Consultants and Westby Co-op Credit Union are separate entities. Insurance Products are not NCUA Insured – Are Not a Deposit – May Lose Value Have No Credit Union Guarantee – Are Not Insured By Any Government Agency

And ask about our Deferred Annuities

THE ELEOS ANNUITY

The Annuity "Helmet" for Safety Conscious Individuals

3.00%

First Year Guaranteed Interest

2.00%

Base Interest Rate

THE ELEOS ANNUITY Protect your future.

<p>1st Year 3.00% Guaranteed Interest Rate</p> <p>Years 2+ 2.00% Base Interest Rate (1.00% Minimum Guaranteed Interest Rate)</p> <p><small>Annuity underwritten by Reliance Standard Life Insurance Company, Home Office: Chicago, IL; Administrative Office: Philadelphia, PA. Policy form RSL-630A-00A-RSL-630F-000A. Policy not available in all states. For complete details and description of all benefits and features, please refer to the contract. Rates current as of 3/30/15 and are subject to change. Guarantees offered are subject to the claims-paying ability of Reliance Standard Life Insurance Company.</small></p> <p><small>Annuitants are products of the insurance industry and are not insured by the Federal Deposit Insurance Corporation (FDIC) or any other Federal Government Agency. Not a Deposit. May Lose Value.</small></p>	<ul style="list-style-type: none"> • 10% Free Withdrawal Available Immediately • 5-Year Surrender Charge (R, T, G, S, 4, 0) plus or minus MVA • Full Account Value Paid at Death • Hospital, Nursing Home & Custodial Care Confinement Waiver • \$10,000 Minimum Premium
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Politics as Usual?

To credit unions, politics as usual means keeping our representatives up to date with issues that affect our members and our industry. Since the first of the year, I have had three such opportunities to reach out to our elected officials.



WCCU President, Kevin Hauser along with John Rudie (CFO), Paul Skrede (Viroqua Branch Manager), Tim Iverson (Loan Officer) and Vince Paduano (Member Business Lender) meet with Representative Lee Nerison in Madison during the our State Governmental Affairs Conference.

In January, The Wisconsin Credit Union League – our trade association- hosted our State Governmental Affairs Conference. WCCU staff John Rudie, Paul Skrede, Vince Paduano, Tim Iverson and I had the opportunity to meet with Representatives Nerison, Brooks and Marklein as well as Senators Schultz and Schilling. During the course of our visit, we discussed how Wisconsin Credit Unions have worked to improve the lives of their members, including saving 2.3 million members across the state nearly \$948,000,000 by charging lower and fewer fees, offering lower rates on loans and higher rates on savings since the start of the Great Recession. That is the benefit of membership in your financial cooperative.



WCCU President Kevin Hauser (far right) testifies before the Assembly Committee on Financial Institutions.

In February, along with two credit union colleagues, I had the opportunity to testify before the Assembly Committee on Financial Institutions. This was an informational hearing where we shared some basic information about our credit unions and some of the

products we offer. I was able to share how our credit union assists small businesses and farms with much needed loans to help support our communities.

Later in February, Tim Iverson and I were able to attend the Credit Union National Association's Government Affairs Conference in Washington D.C. While we were there, we were able to meet with Congressmen Kind and Pocan as well as Senator Baldwin. We discussed upcoming bills related to Member Business Loans, Supplemental Capital for credit unions, Financial Institution Exam Fairness and Privacy Policy Notice updates.



WCCU's Kevin Hauser and Tim Iverson, along with other credit union representatives from Wisconsin, meet with Senator Tammy Baldwin at CUNA's Government Affairs Conference in Washington D.C.

Politics as usual in our industry means keeping an open dialogue with members of both parties and being an available resource to them. It also means that sometimes, voices of credit union members need to be heard. Many of the decisions that are made can impact how we serve you. When our industry has felt a need to get members involved, I am proud to say that WCCU members have responded with signing letters and signing petitions. With over 24,000 members being served by WCCU, it is important that our voices are heard. I appreciate your past support and I take great pride in knowing that, if needed, we can count on WCCU members like you to support our cause. Thank you for your patronage.



Sincerely,
Kevin Hauser

Kevin Hauser
President



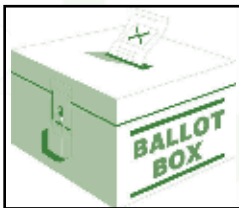


Can I use any color pen for writing/endorsing checks?

Black or blue ink is your best choice. Use these ink colors for writing and endorsing checks. Other colored pens, especially the new gel or fluorescent type pens, are not recommended. Other colors of ink do not image or photocopy well. With all of the technology now being used, such as scanning of checks, it may be difficult if you ever have to produce a check to prove payment. Play it safe choose black or blue ink whenever possible.

WCCU Election Results

CU Ballot conducted the 2013 WCCU Board of Directors election and tabulated the results. The certified results were provided to WCCU on February 14, 2013.



Congratulations to Bob Devine and Monte Torgerson for being re-elected to the board. Also, congratulations and welcome to our newly elected director, Alan Berg of Westby. We also take this opportunity to thank Keith Tainter. Keith did not seek re-election. He had served for 34 years on the WCCU Board of Directors and had served 29 years on the WCCU Credit Committee. Keith's life experiences, keen insight, forward thinking and dedication will be missed by all of us at WCCU!

Member Link is published quarterly for our credit union members. To contact us call: 608-634-3118 or write the editor, Kerri Theige - P.O. Box 70, Westby, WI 54667-0070 or katheige@wccucreditunion.coop

Bill Marohl Announces Retirement Viroqua Office to Host Open House

WCCU will be hosting an open house at our Viroqua Office on Friday, May 17th from 9am - 4pm to celebrate the dedicated service of Bill Marohl upon his retirement. WCCU members are invited to visit with Bill and enjoy refreshments as we thank him for his commitment to both WCCU Credit Union and to our local community. Bill is a respected veteran, a nationally recognized member of the Vernon County Fair Board and a person actively involved in his community. He will be greatly missed at WCCU. Congratulations and best wishes to Bill.



Bill Marohl

"Today, as I make plans for the next phase of my life, I reflect on many wonderful memories and take pride in the growth that WCCU has experienced. I have had the opportunity to work hand-in-hand with people I have known for years and I have also had the privilege of creating relationships with new friends. While I look forward to the opportunities that retirement will bring me, it still saddens me to be leaving this organization. I will miss the many personal and professional relationships that I have developed at WCCU. As I spend my retirement years with my family, I will reflect fondly from time to time on my time here at WCCU. With my sincere gratitude for your past business, I send my very best wishes for your health and happiness. Thank you for giving me the opportunity to serve you."

When a 'Free' Credit Report Is Not Really Free

On the surface, it seems logical: You type the phrase "free credit report" in a search engine to access the website that offers free reports--which you're entitled to, by law. But here's the catch: Your search results might not drive you to the one legitimate website operated by the Federal Trade Commission.

Q: What's the danger in going to the wrong website to get your free credit report?

A: These sites hook you with offers of so-called free credit reports while aggressively marketing other services. Go to any site other than annualcreditreport.com and you may wind up paying needlessly for services you don't want. Or, you could pay \$75 for a credit score that otherwise costs \$8 to \$15. In one example, a site advertised a "free credit report" but failed to disclose adequately that, if you signed up, you automatically would be enrolled in a credit-monitoring program and charged \$79.95. Many disclosures are in the fine print and easy to overlook.

Q: What are some sites to stay away from?

A: The one most heavily advertised is freecreditreport.com. Other variations include free-credit-reports.com, freecreditreportsinstantly.com, thefreecreditreportsource.com, creditreport.com, creditreporting.com, and nationalcreditreport.com.

Q: Which site allows access to free credit reports without trying to sell unnecessary services?

A: Go to annualcreditreport.com, which was established after the Fair and Accurate Credit Transactions Act of 2003 gave consumers the right to obtain--once a year--a free credit report from each of the big three credit reporting agencies: Equifax, Experian, and TransUnion. Or, you can call toll-free 877-322-8228.

Q: Should I order the three annual free credit reports all at once?

A: You can order them all at the same time. A better strategy is to stagger your requests throughout the year. Order a free report from one agency, then wait four months and order a report from a different agency, then wait another four months and order the third report. After a year, start the process over again. That way, you're more likely to detect errors--or even fraudulent accounts set up in your name--than if you wait a whole year to look at all three of your reports.

Westby & Viroqua

Lobby
Mon.-Friday 8:30am-5pm
Saturday 8am-noon

Drive-up
Mon.-Thurs. 7:30am-5:30pm
Friday 7:30am-6pm
Saturday 7:30am-noon

Cashton

Lobby
Mon.-Fri. 8:30am-5pm

Drive-up
Mon.-Thurs. 7:30am-5:30pm
Friday 7:30am-6pm
Saturday 7:30am-noon

Richland Center East

Lobby
Mon.-Friday 8:30am-5pm
Saturday 8am-noon

Drive-up
Mon.-Thurs. 7:30am-5:30pm
Friday 7:30am-6pm
Saturday 7:30am-noon

Richland Center West (Mobil Mart)

Drive-up & Lobby
Mon.-Friday 7:30am-5:30pm
Saturday 7:30am-noon

Reedsburg and Lake Delton

Lobby
Mon.-Friday 8:30am-5pm
Saturday 8am-noon

Drive-up
Mon.-Friday 7:30am-5:30pm
Saturday 7:30am-noon