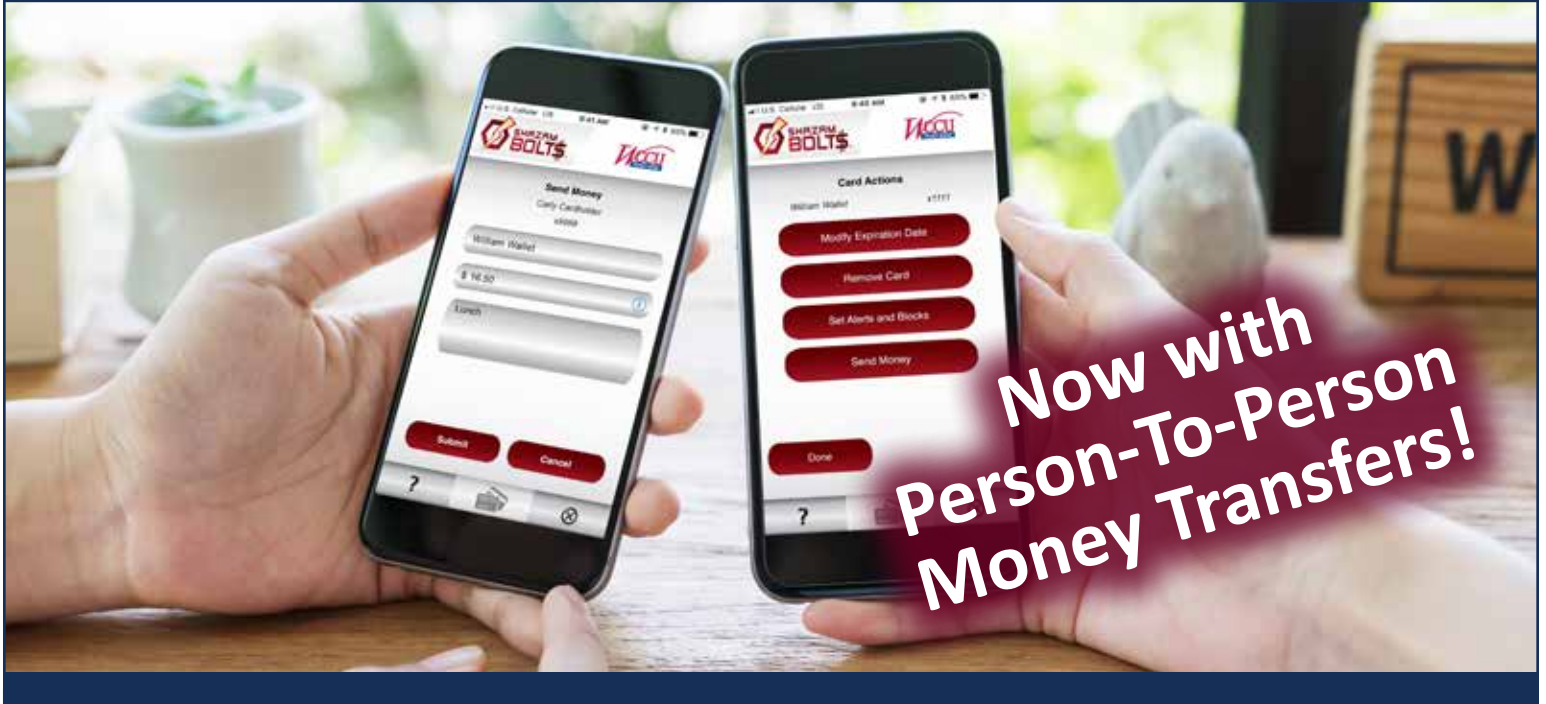


Memberlink

SPRING 2018

Your Quarterly Guide To Connecting You



Get SHAZAM BOLT\$ for your WCCU CheckMate Card!

A safer, easier and faster mobile solution!

With the SHAZAM® BOLT\$™ mobile app you'll enjoy the convenience of mobile and the flexibility to manage your accounts wherever the road takes you. The app is enhanced with person-to-person (P2P) money transfers and an ATM location feature. In addition, SHAZAM BOLT\$ provides fraud protection for your peace of mind; you can receive fraud alerts and check your account balance anywhere, anytime.

- **New Feature: Person-To-Person Transfers:** SHAZAM BOLT\$ cardholders can easily send money to other cardholders enrolled in SHAZAM BOLT\$. Transfer money to your college student, give a gift on a special occasion or purchase a treadmill during the neighborhood's annual garage sale — **it's instantaneous, convenient and secure.**
- You're sure to appreciate SHAZAM BOLT\$ ATM locator. It is integrated with GPS technology so no matter where you travel, you'll be able to use your mobile device to locate the nearest surcharge-free ATM along with directions.
- Reliable protection is always available. You can

automatically receive 24/7 email alerts on your smartphone, tablet or home computer whenever a debit card purchase is made where your card is not present, such as telephone or Internet orders. You can also be notified when potentially fraudulent activity occurs, such as purchases for large amounts or transactions in foreign countries.

- When you receive an alert, you simply check the transaction. If the purchase isn't valid, call us right away and we'll put a stop to the fraud. It's like having a high-tech early warning system at your disposal every minute of every day.

With the SHAZAM BOLT\$ app, you have access to balance information and you'll always know whether you have enough money to make purchases. Getting started is easy. Download the app, set your preferences and start keeping tabs on your account. The instructions are on screen, and we're always glad to help if you have any questions.

Download the
SHAZAM BOLT\$
mobile app today on
the **Apple® App Store**
or **Google Play.**





Brandi Walton,
Investment Professional

Why is it important to factor inflation into retirement planning?

Inflation is one of the key factors you will need to consider when planning for retirement. Not only will the cost of living rise while you're accumulating assets for retirement, but it will continue to rise during your retirement, which could last 25 years or longer. This, combined with

the fact that you will not likely earn a paycheck during retirement, is the main reason your portfolio needs to maintain at least some growth potential for the duration of your retirement.

Consider this: If inflation runs at 3% (which is approximately its long-term average, as measured by the Consumer Price Index), the purchasing power of a given sum of money would be cut in half in 23 years. If it averages 4%, your purchasing power would be cut in half in 18 years.

A simple example illustrates the impact of inflation on retirement income. Assuming a consistent annual inflation rate of 3%, if \$50,000 satisfies your retirement income needs this year, you'll need \$51,500 of income next year to meet the same income needs. In 10 years, you'll need about \$67,195 to equal the purchasing power of \$50,000 this year. And in 25 years, you'd need nearly \$105,000 just to maintain that purchasing power!¹

Keep in mind that even a 3% long-term average inflation rate conceals periods of skyrocketing prices, such as in the late 1970s and early 80s, when inflation reached double digits. Although consumer prices have been relatively stable in more recent decades, there's always the chance that unexpected shocks could cause prices to spike again.

So how do you strive for the returns you'll need to outpace inflation by a wide enough margin both before and during retirement? The key is to consider investing in at least some of your portfolio in growth-oriented investments, such as stocks.²

¹This hypothetical example of mathematical principles is used for illustrative purposes only and does not represent the performance of any specific investment. Note that these figures exclude the effects of taxes, fees, expenses, and investment returns in general.

²All investing involves risk, including the possible loss of principal, and there is no guarantee that any investment strategy will be successful.



Upcoming Retirement Income Planning Seminars

Retirement can be overwhelming. Let us help guide you!

April 18th Richland Center Training Room

April 25th Westby Training Room

May 2nd Reedsburg Training Room

All programs listed will run from 5:00 PM - 6:00 PM.

Please make your reservation by calling any WCCU Office location and asking to speak with Brandi Walton or email BrandiWalton@cfnmail.com.



501 N Main St., Westby, WI 54667; Ph. (608) 634-3118 • 2403 Hwy 14 E, Richland Center, WI 53581; Ph. (608) 647-8835
820 Viking Dr., Reedsburg, WI 53959; Ph. (608) 768-9228 • 70 Commerce, Lake Delton, WI 53940; Ph. (608) 678-4000
1333 South Blvd, Baraboo, WI 53913 Ph. (608) 356-5500

Brandi Walton offers Securities and Advisory Services through Commonwealth Financial Network®, Member FINRA/SIPC, a Registered Investment Adviser. Fixed insurance products and services offered through CES Insurance Agency or WCCU Investment Consultants. This communication strictly intended for individuals residing in the states of AZ, IL, SD, and WI. No offers may be made or accepted from any resident outside these states due to various state regulations and registration requirements regarding investment products and services. Non deposit investment products are not federally insured, involve investment risk, may lose value, and are not obligations of or guaranteed by Westby Co-op Credit Union. Westby Co-op Credit Union, WCCU Investment Consultants, CES Insurance Agency and Commonwealth Financial Network® are separate entities. WCCU Investment Consultants do not provide legal or tax advice. You should consult a legal or tax professional regarding your individual situation.



Money Smart Week: April 21st - 28th 2018

Don't have money to save?

It might surprise you that there is some room to save.

Look at your daily convenience purchases: Do you buy a bottle of water or soda at the gas station? Do you pack a lunch or do you grab fast food each day? What about those little quick snacks? How much could you save if you bought these items on sale and stocked them at your house or in your office?

There is a much more affordable way to consume these items. Buy water, soda, snacks in larger quantities and have it available at home. Not only saves you money, but also saves time.

Retail/Vending snacks or candy: (\$0.50 - \$1.00)	\$ _____
Soda, Coffee, Water: (\$1.00 - \$3.00)	\$ _____
Fast Food meal: (\$2.50 – \$5.00)	\$ _____
Total Daily Amount	\$ _____

A little progress each day adds up to big results.

See how “convenience” items add up:

Per Day	1 week	30 days	1 year	5 years	10 years
\$1	\$7	\$30	\$365	\$1,826	\$3,652
\$2	\$14	\$60	\$730	\$3,652	\$7,304
\$5	\$35	\$150	\$1,825	\$9,130	\$18,260

**Saving on average without dividend.*

How to save it: Start by putting it in a jar at home so you aren't tempted to spend it. You can also use online banking to transfer it to your savings account each week or set-up automatic transfers. You could even request a payroll deduction into your savings account.

**DO NOT SAVE
WHAT IS LEFT
AFTER SPENDING,
BUT SPEND WHAT
IS LEFT AFTER
SAVING.
-WARREN BUFFET**

A one-on-one appointment with a Certified Financial Counselor can help you with:

- **Budgeting:** Discuss your overall household budget, track expenses and income, and explore how to better utilize your funds.
- **Saving:** Discuss long and short-term financial goals and establish savings plans to buy a home, purchase a vehicle, or feel more secure with your savings.
- **Credit Counseling:** Understand your current credit score, learn what can impact your score (positively and negatively), and work together to increase your credit score or maintain a high rating.

Schedule your FREE Financial Counseling Session today!

For more information or to speak with one of our Certified Credit Union Financial Counselors, please call any of our WCCU Offices or send an email to info@wccucreditunion.coop.



Overdraft Privilege

At times, unanticipated expenses or unforeseen problems can leave you with too little cash in your checking account. Having a check returned due to insufficient funds can be a costly, inconvenient and potentially embarrassing experience.

At WCCU we do not encourage overdrafts. As always, we encourage you to manage your finances responsibly. However, we want to save you from the additional merchant fees and possible damage to your credit history that might result if a check is returned. That is why we provide a discretionary service called "Overdraft Privilege" to eligible accounts in good standing. (For example, we typically do not pay overdrafts if your account has not been positive within the last 35 days, you are not making regular deposits, or you have a past due loan, garnishment, or levy).

With Overdraft Privilege, transactions may be approved, up to the Overdraft Privilege limit when there are insufficient funds in your account. A \$20 fee will be charged for each item presented against insufficient funds and will reduce the amount of Overdraft Privilege that is available to you. Please be aware that Overdraft Privilege is intended for inadvertent or occasional use, such as a balance miscalculation. You are encouraged to use other overdraft protection services WCCU offers such as an automatic transfer from a savings account as your first line of defense against overdrafts.

Overdraft Privilege is automatically provided to eligible accounts and there is no charge unless you use the service. If you do not overdraw your account, you will never be charged an Overdraft or Return Item fee. If you prefer not to have Overdraft Privilege on your account, please contact any of our WCCU offices and we will remove it.

VERY IMPORTANT:

The above protection will cover only checks that you write and ACH items. If you wish to extend your Overdraft Privilege to cover ATM and everyday debit card transactions, the regulation requires that you give WCCU your consent by "Opting In". To do this, simply contact any of our WCCU Offices and let us know that you want this protection for your ATM and everyday debit card transactions. If you have already given WCCU your consent to opt in there is no need to opt in again. Although you do not ever expect to use it, it will give you peace of mind knowing the Overdraft Privilege is there if you need it. And if you don't, there's never a charge.

**Subject to WCCU discretion. An Overdraft charge of \$20 per item will be imposed for overdrafts created by checks, in person withdrawals, ACH, Point-of-Sale, ATM withdrawals or by other electronic means. There is a cap of \$100 per day on the total fees we can charge you for overdrawing your account. Payment of your overdraft is discretionary and we reserve the right not to pay. For example, we typically do not pay if your account is not in good standing, you are not making regular deposits, or you have too many overdrafts. Overdraft Privilege balances must be paid within 35 days. WCCU has the right to require payment to bring the account current immediately after an overdraft.*

Exciting News for 2018

As I reflect on the past year, I am happy to share with you that it was a good year for WCCU Credit Union. This is especially important because it has given us the ability to prepare our balance sheet to upgrade our core data processing system, online banking, bill payer and mobile banking products. It has also given us the ability to upgrade our commercial and mortgage servicing, digital storage and Bank Secrecy Act monitoring software.

I am excited to announce that after extensive research and contract negotiations, we will be converting several of our key systems on October 1st, 2018.

Our search for a new system started well over a year ago. Due to our growth and advancements in technology, we knew that our current core system would limit our future ability to meet the expectations and needs of our members. In the meantime, we had also been analyzing our online and mobile banking products. After comparing several different systems and responding to feedback from our members regarding their online experiences, we determined there was a need to offer our members online and mobile banking products that would enhance their experience while providing them services that they could depend on.

So, as we navigate through the next several months, we will continue to work hard to provide you with the level of service you expect and deserve. We will strive to do this while we are training, installing, implementing and improving many of the products and procedures that we use each and every day. Please know that our end goal is to create an environment where we can more efficiently provide you with the best products and services to help you attain financial success. And as we all work through the conversion process together, please know how much we appreciate your patience and understanding. On behalf of our Board of Directors and Staff, we want you to know how much we value

your membership and appreciate the opportunity to serve you.

Sincerely



Kevin Hauser
President



WCCU Baraboo is "Dementia Friendly"

WCCU Credit Union's Baraboo office was recognized as one of the first "Dementia Friendly" businesses in Sauk County. Our staff were trained, along with 23 other Baraboo-area businesses, in how best to serve people who have dementia. This training also helps us evaluate our environment to help improve the experience for individuals who struggle with memory challenges.

(Right) Christa Conant and Merry Lynn Riek receive WCCU's certificate of recognition.



WCCU Celebrates "Miracle Month" to Benefit CMN

Every February, WCCU joins other Credit Unions across the country to raise money for Children's Miracle Network (CMN). With the help of everyone on our staff and our members, we were able to increase our overall fundraising by over \$1,000 this year. In addition to the Hearts & Links on display in our office, we held bake sales, auctioned pies, sold popcorn, battled in a penny war, bid on a silent auction, and our staff participated in a special *Casual for a Cause Day* by wearing jeans and CMN shirts.

Children's Miracle Network at Gundersen Health System will be receiving a donation of \$4,186.44 from our Miracle Month Fundraising efforts. The money is used to alleviate some of the financial stress surrounding a child's serious illness by providing families in a 24 county service area in western Wisconsin, southeastern Minnesota and northeastern Iowa funding for:

- Respite care.
- Transportation, lodging and/or meal costs.
- Architectural changes to the home to accommodate a child's special needs.
- Camps and conferences.
- Specialized medical equipment and services, such as wheelchairs, ramps and lifts and insulin pumps.

100% of the money raised will stay in our area to help our kids. Thank you to our members and staff for their contributions. Your generosity is greatly appreciated by many local children and their families.

(Above Top Left): Staff from WCCU Viroqua wore their CMN shirts on the same day as their bake sale. Overall, WCCU raised over \$2,000 during the bake sales at all offices. (Above Bottom Left) The penny war was a new fundraiser for Miracle Month in 2018 and brought in an extra \$900. Every cent adds up! (Above Right): A member in Lake Delton brought in a large crock of pennies for CMN. (Right) Deb Dooley and Jen Lagoda, WCCU Lake Delton staff, sold carnations on Valentine's Day as a Miracle Month fundraiser.



2018 Election Results

CU Ballot conducted the 2018 WCCU Board of Director's election and tabulated the results. The certified results were announced at our Annual Meeting on Tuesday, February 20th. Incumbents Ronald Larson and Christine Sloat were re-elected and will each serve a three year term. We take this opportunity to thank our candidates for their willingness to serve and we thank you, our members, for casting your ballots.



Ron Larson



Christine Sloat

Protect Yourself & Your Identity



For more information or to enroll in the IDShield program through WCCU, contact any of our offices or enroll online at wccucreditunion.coop.

Upcoming WCCU Shred Events

Saturday, April 28th
8:30am – 11:30am
WCCU VIROQUA PARKING LOT

Saturday, May 5th
8:30am – 11:30am
WCCU RICHLAND CENTER PARKING LOT (MAIN OFFICE)



- Bring your personal documents for free shredding!
- Limit 3 large boxes FREE per person.
- A fall shredding event will be held in Sauk County (date and time to be announced.)

Scholarships Available for High School Seniors

WCCU Credit Union is excited to announce the creation of an annual scholarship program to benefit graduating high school seniors. In May of 2018, we will be awarding a total of 20 scholarships for \$500 each to be distributed among our branches in Baraboo, Cashton, Coon Valley, Lake Delton, Reedsburg, Richland Center, Viroqua, and Westby. WCCU will be awarding the scholarships to graduating high school seniors who are members of WCCU Credit Union or who are the son/daughter (or under legal guardianship) of a member of WCCU Credit Union.



Scholarship applications can be downloaded from our website at wccucreditunion.coop/wccu-scholarships. You can also find out more information about eligibility requirements and how to submit your application.

Applications are due April 16th, 2018.

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

Westby & Viroqua	Coon Valley Cashton	Richland Center East	Richland Center West (Mobil Mart)	Baraboo	Reedsburg and Lake Delton
Lobby Mon.-Friday 8:30am-5pm Saturday 8am-noon	Lobby Mon.-Fri. 8:30am-5pm	Lobby Mon.-Friday 8:30am-5pm Saturday 8am-noon	Lobby Mon.-Friday 7:30am-5:30pm Saturday 7:30am-noon	Lobby Mon.-Friday 8:30am-5pm Saturday 8am-noon	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	Drive-up Mon.-Thurs. 7:30am-5:30pm Friday 7:30am-6pm Saturday 7:30am-noon	Drive-up Mon.-Thurs. 7:30am-5:30pm Friday 7:30am-6pm Saturday 7:30am-noon	Drive-up Mon.-Friday 7:30am-5:30pm Saturday 7:30am-noon	Drive-up Mon.-Friday 7:30am-5:30pm Saturday 7:30am-noon	Drive-up Mon.-Friday 7:30am-5:30pm Saturday 7:30am-noon