

# Memberlink

SPRING 2021

Your Quarterly Guide To Connecting You



**WINNER! WINNER!** SAVER'S SWEEPSTAKES - NOW WITH LESS RESTRICTIONS!  
**IN 2020 WCCU MEMBERS WON OVER \$6000 IN CASH PRIZES!!**

## CHANGES TO THE SAVER'S SWEEPSTAKES ACCOUNT SAME GREAT CASH PRIZES WITH MORE FLEXIBILITY!

Everyone likes the excitement of winning - but not all of us can afford to lose. With a Saver's Sweepstakes Account at WCCU Credit Union, there is no risk...just chances to win money by growing a saving account. Increase your savings balance by at least \$25 per month and be entered to win cash prizes! There are drawings every month. Last year, WCCU members won a total of over six thousand dollars, some members have even won twice!

### SAVER'S SWEEPSTAKES AT A GLANCE

- ★ Earn 1 drawing entry per \$25 savings increase.
- ★ Save Money & Win Money!
- ★ All money deposited, plus interest, is yours!
- ★ Earn 0.30% APY - Rate based on Annual Percentage Yield and subject to change quarterly.

## Saver's Sweepstakes Prizes, Odds and Totals!

Drawing	Saver's Sweepstakes Winners	Additional WCCU Winners	Total Prizes Awarded Annually
Monthly	(75) 100	(1) \$100	\$91,200
Quarterly	(5) \$1,000	(1) \$100	\$20,400
Annually	(1) \$5,000	(1) \$500	\$5,500
Holiday (Nov.)	(10) \$500		\$5,000





**Brandi Walton**  
*Investment Professional*

## Walton Recognized for Investment Knowledge

Brandi Walton, AIF® designee, the Wealth Advisor with WCCU Investment Consultants has been awarded the Accredited Investment Fiduciary® (AIF®) designation from Fiduciary 360 (fi360).

Fiduciary 360 is an organization offering training, tools and resources to promote a culture of fiduciary responsibility and improve the decision-making processes of fiduciaries. The AIF® designation signifies

knowledge of fiduciary responsibility and the ability to implement policies and procedures that meet a defined standard of care.

Walton, a resident of Richland County, WI is a Wealth Advisor of WCCU Investment Consultants and is a Series 6, 63 and 65 registered representative with Commonwealth Financial Network®. She specializes in Investment and Retirement Planning for individuals in the

Southern Wisconsin area. She has been in financial services field since 1998.

Walton is married with 2 adult sons, 1 daughter, 4 dogs and 3 cats. She enjoys supporting many local charities including being the WCCU Credit Union's Walk with G.R.A.C.E Team Leader, being an active supporter and working at the annual Richland County Dairy Breakfast, Richland County Fair Meat Animal Sale & Buyer's Dinner, Ithaca School Fair Meat Animal Sale and Ithaca Lions' Club's Annual Auction Fundraiser. When she is not donating her time to community projects, she enjoys gardening, canning and Sunday family dinners!

### Contact WCCU Investment Consultants

**Call Brandi:** Dial any WCCU Branch and ask for Brandi Walton at Extension 1109 or Dial Brandi direct at 608.604.0096

**Email us:** [brandiwalton@wccuinvestmentconsultants.com](mailto:brandiwalton@wccuinvestmentconsultants.com)

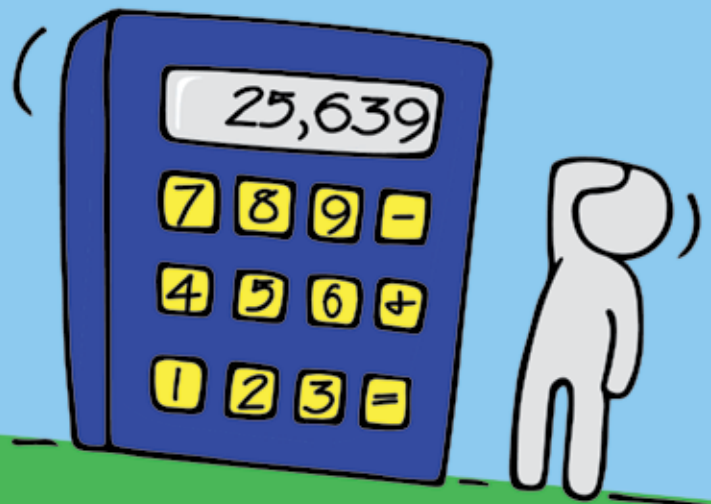
# Investments Got You Thinking?

*With not much to do socially, why not take advantage of catching up on things we tend to put off... like a complementary consultation with Brandi Walton.*

*She is an accredited investment fiduciary designee and wealth advisor with WCCU Investment Consultants. She can review your retirement plan. Don't have one? Let her create a customized plan just for you!*

*Brandi has reviewed many portfolios and personal objectives and she can help you too. As independent financial advisor, Brandi can help you follow a strategy that makes sense—no matter what the market is doing.*

*To schedule your complementary consultation with Brandi, contact any WCCU Offices or visit her at [WCCUInvestmentConsultants.com](http://WCCUInvestmentConsultants.com)*



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*WCCU Investment Consultants do not provide legal or tax advice. You should consult a legal or tax professional regarding your individual situation.*

*This communication is strictly intended for individuals residing in the states of Arizona, Illinois, South Dakota and Wisconsin. No offers may be made or accepted from any resident outside these states due to various state requirements and registration requirements regarding investment products and services.*

## SPECIAL NEWSLETTER INSERT



# 2021 Annual Meeting Scheduled All WCCU Members are Invited to Attend

**Tuesday, May 25th at 7:00PM in Viroqua**

**Vernon County Fairgrounds  
Vernon Memorial Healthcare Building\***

*\*Please note that the Annual Meeting venue has been moved to a larger facility in Viroqua to allow for proper and safe social distancing*

A brief meeting will be held and then a light lunch will be served. All members present are invited and eligible to play bingo for cash prizes! Other prizes will also be given to those present!

**\*\*\*\*RSVP Required by May 17th\*\*\*\***

Reserve your seat, bingo card and lunch

*To properly accommodate those who would like to attend we are requiring a RSVP.*

Please contact any of our WCCU offices by May 17th.

Or visit us online at [wccucreditunion.coop](http://wccucreditunion.coop)

*\*At the time of Annual Meeting, the most current CDC Guidelines will be followed.*

### **2021 Election Update**

In the WCCU's Winter Newsletter, there were instructions regarding the WCCU's annual election for board of directors. After the newsletter had gone to print, we learned that due to an unforeseen circumstance, the number of nominees was equal to the number of open seats. Therefore, it became an uncontested election. The nominated directors will be announced and seated at the Annual Meeting on May 25th, 2021. Please see our website for more information.



## Overdraft Privilege

At times, unexpected expenses 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 calendar 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 available funds in your account. A \$20 fee will be charged per presentment against insufficient available 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 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, ACH items, in person withdrawals and any recurring debit card transactions. 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 or use the Overdraft Privilege widget to enroll yourself. If you have already given WCCU your consent, 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.*

*\*Subject to WCCU discretion. An Overdraft fee of \$20 per presentment will be charged for overdrafts. There is a cap of \$100 per day on the total amount of fees we can charge you for overdrawing your account. Payment of your overdraft is discretionary and we reserve the right not to pay. WCCU has the right to require payment to bring the account current immediately after an overdraft.*

## WCCU Lobbies Now Open!



**Kevin Hauser**  
WCCU President

As I reflect on the past 12 months, I think about the time that has gone by and how it has been like no other year I have seen.

2020 started off quite normal. We were looking forward to projects that were part of our strategic plan; then boom, in March as a precaution we decided to close our lobbies, in the summer we re-opened them. In the fall we had to close them again.

In some locations we took precautions and closed the office for the entire day. In January we installed doorbells to offer more flexibility to

members who had appointments or needed to transact business inside the office. We also experienced a dramatic increase in members using our online and mobile services.

Last spring, we created a Covid Task force that included a mix of staff and board members. One year later, we continue to meet weekly to monitor how Covid continues to impact our various markets.

In the past month we have seen communities begin to reopen, rebuild, and reset. Recently, our Covid Task Force determined it was time for WCCU to reopen our lobbies by using a cautious approach that

includes creating a safe environment for everyone.

We look forward to seeing you in person while practicing social distancing and taking all necessary precautions. Please note that as excited as we are to open our offices, our future actions will be based upon information provided by the Centers for Disease Control as well as other government agencies.

As I was watching a program on Public Television the other day, the commentator stated that they define "journey" as "part design and part surprise". It has certainly been a year of surprises and through it all we thank you, our members, for your understanding and willingness to adapt with us as we found new and creative ways to join you on your Journey.

As we look forward to welcoming you back into our lobbies, we appreciate the trust that you have placed in us. Please know that we will continue to be here for you. Thank you!

Best Regards,

Kevin Hauser  
President

### Congratulations Saver's Sweepstakes Winners!



## 'RC Mobil' Moving to New Location on Orange Street in Richland Center

Over 15 years ago we recognized the need to have a secondary office in Richland Center. In 2006, we leased space at Mobil Mart on the west side and opened the office that became known as "RC Mobil".

We have since outgrown the space and determined that to better serve our members we would need to relocate our "RC Mobil" location to a facility that included offices and more privacy. We also decided that there was a need for a drive-up ATM and a walk-up window.

Our plan is to move into the new "RC Orange Street" location (by Ryan's Auto) during the month of April. We take this opportunity to

thank Roger Weber and all the staff at Mobil for helping us serve our members for the past 15 years.



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The nominated directors will be announced and seated at the Annual Meeting on May 25th, 2021. Please see our website for more information.

**Privacy Notice: Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at [wccucreditunion.coop](http://wccucreditunion.coop) or we will mail you a free copy upon request if you call us at 608.634.3118.**

# PRAIRIE DU SAC GRAND OPENING CELEBRATION!!

Thank you to our members in the Prairie du Sac area for joining the WCCU family over the last year. Due to the COVID-19 pandemic, we were unable to provide you with a proper grand opening in 2020, so we wanted to say thank you and celebrate our One Year Anniversary with a Grand Opening Celebration!

**Thursday, May 20, 2021 • 10AM**  
**1170 Prairie St. Prairie du Sac, WI 53578**  
**Refreshments • Prizes • Meet our Team**  
**Grand Prize - \$250 VISA Gift Card!!**

*Watch our website & local media for more details!*

## Check out our NEW Online Scheduling Option

At WCCU we know time really does mean money, so we've set aside specific times for our members to meet with our WCCU experts... now with convenient online scheduling!

**Scheduling your appointment through our online scheduler can happen in just a few simple clicks:**

- Go to [www.wccucreditunion.coop/appointment](http://www.wccucreditunion.coop/appointment)
- Choose your personal WCCU location
- Click "Schedule an Appointment"
- The WCCU Scheduler for your location will open into a new window
- Select the type of service, date and time

## SAVE THE DATE!

**SATURDAY, MAY 1ST - 8:30AM - 11:30AM**

**SPRING SHRED EVENTS AT THESE WCCU LOCATIONS:  
VIROQUA • REEDSBURG • RICHLAND CENTER (MAIN OFFICE)**



- ✓ Bring your personal documents for free shredding!
- ✓ Limit 3 large boxes FREE per person.
- ✓ All types of paper are fine. Staples and paper clips can be shredded. Items with butterfly clips need to be removed.

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](mailto:katheige@wccucreditunion.coop).



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