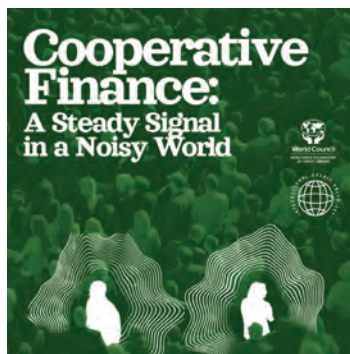




Join the Celebration!

International
Credit Union Day

Thursday,
October 15, 2026

Why do hundreds of millions of people worldwide choose credit unions? Because credit unions have a “people first” philosophy that impels them to constantly improve their communities and the lives of their members. That local service feeds a worldwide network that reaches more than 403 million members across the globe.

On Thursday, October 15, CCU will join our global credit union family to celebrate the 77th anniversary of International Credit Union Day. We invite you to stop in and celebrate with your fellow member owners. We will have refreshments in our lobbies from 8:30am–4:30pm. CCU will also be giving away gift cards from area businesses for those members who stop in October 13–16, 2026 and register for the drawing.

Celebrating Kristy's 20th CCU Anniversary!

Kristy Bechtel joined the CCU team in 2006 as a Membership Services Representative and has been an important part of serving our members ever since. Over the past 20 years, she has helped countless members with all their account needs. Along the way, she has also become CCU's go-to expert for IRAs.

Throughout her career at CCU, Kristy has continued to grow in both her knowledge and responsibilities and today serves as our Assistant Vice President of Member Services. Her experience, dedication, and commitment to helping our members have made her a valued part of the CCU team.

Congratulations and thank you for 20 years of excellence!



PRESIDENT'S MESSAGE



As summer comes to a close, I find myself reflecting on what a busy and rewarding few months it has been at Cloverbelt Credit Union. One of the things I am most proud of is the many ways CCU continues to be involved in and give back to the communities we serve.

Throughout the summer, our staff participated in a variety of community events including Wings Over Wausau and the Wisconsin Valley Fair, where we purchased a hog and lamb through the Market Animal Sale and later donated the processed meat to The Neighbors' Place.

We also celebrated the Grand Opening of our Mosinee Office. It was wonderful to welcome so many members and community members to celebrate with us, and we are grateful for the warm welcome we have received in Mosinee.

Giving back continues to be an important part of who we are. Thanks in large part to our members who continue to purchase Seroogy's candy bars, we were able to make numerous donations in September. Every candy bar purchased helps us support organizations that are doing important work right here in our local communities.

As we look ahead to fall, I invite our members to take advantage of our free Shred Event, October 6–16, and to join us on October 15 as we celebrate International Credit Union Day. This day is a wonderful reminder of what makes credit unions different, the philosophy of People Helping People and the belief that together we can make a positive difference in the lives of our members and our communities.

Most importantly, I want to thank you, our members, for your continued trust in Cloverbelt Credit Union. When you choose CCU for your financial needs, you are also helping us invest in the communities we all call home. Your membership and support make so much of what we do possible.

Lisa Hieronimus

Lisa Hieronimus, President

Our greatest renewable energy is our members.



Patriot K9s of Wisconsin



Patriot K9s of Wisconsin supports veterans by pairing them with service dogs and providing the training needed to build a strong, life-changing partnership. Their growing facility includes real-life scenario training spaces, with future plans for an expanded training center and on-site lodging where veterans can stay while working with their dogs.

Hager House



Hager House provides a safe, supportive home for single mothers and their children as they work toward greater stability and independence. Built on the power of community and supporting one another, their mission makes a meaningful difference for local families.

Community Center of Hope



The Community Center of Hope in Mosinee provides food, clothing, household essentials, and other resources to individuals and families facing difficult times. Through the generosity of the community, the Center helps meet everyday needs while offering a helping hand and hope to those in our communities.

Café 60 Program

through the Aging and Disability Resource Center of Central WI



The ADRC Café 60 program partners with local restaurants to provide flexible dining options for adults age 60 and older. Registered participants can use Café 60 coupons to enjoy approved menu options at participating restaurants, allowing them to dine when they choose and with family or friends.

Sleep in Heavenly Peace



Sleep in Heavenly Peace works to ensure that no child in our community has to sleep on the floor. Local volunteers build and deliver beds, complete with mattresses and bedding, to children in need-providing them with a safe, comfortable place to sleep and a bed they can call their own.



Student Loan Program Available

Cloverbelt Credit Union is working with ISL Education Lending to offer private loans to help pay for college as well as refinance existing student loans. ISL Education Lending is a nonprofit organization with decades of student loan experience offering lower-priced loans.

ISL Education Lending offers:

- Loans for college students.
- A loan option for parents and family members who wish to borrow on behalf of a college student.
- Multiple student loan refinance options.

In addition, they offer multiple scholarship opportunities and free college planning tools to help students and families avoid overborrowing and plan smart for life during and after college.

Please note: All loans offered by ISL Education Lending are subject to credit approval.

Before applying for a private loan, we encourage you to first complete the FAFSA, or Free Application for Federal Student Aid. You should also work with your college financial aid office to explore and exhaust all sources of student financial aid before seeking a private student loan.

*Cloverbelt Credit Union is compensated by ISL Education Lending for the referral of student loan customers.



Scholarships Available for Student Members

Cloverbelt Credit Union will award \$1,000 scholarships to selected graduating high school seniors from the CCU field of membership in the charter counties of: Marathon, Lincoln, Wood, Portage, Clark, Langlade, Shawano and Taylor counties who are planning to attend a 4-year university or a 2-year technical or trade school.

To be considered, applicants must be a CCU member for a minimum of 6 months and in good standing. A member in good standing is defined as one with a minimum account balance of \$5 and no loan delinquencies.

Scholarship winners will be selected based on all application information submitted. Factors considered include: academic achievement, school and community involvement, work experience, education and career goals.

For details and to apply, visit our website. Application along with two letters of commendation must be received by April 1, 2027.



Fall Home Improvement Plans?

CCU offers a variety of financing options for home improvement projects depending on the scope of your project and your budgeting needs.

- 🏠 Home Flexity Loan
- 🏠 Home Freedom Loan
- 🏠 Home Equity Line of Credit



Let's Talk! 715-843-HOME

Moving?

Remember to notify CCU
of your new address.

If you've recently moved, you can notify us of your address change by:

- ✪ Stopping in at any CCU office to complete an address change card
- ✪ Calling us at 715-842-5693
- ✪ Sending us a message through your CU-Online or mobile app access
- ✪ Mailing a signed and dated letter to us at PO Box 659, Wausau WI 54402-0659

It is very important the credit union has your current address so statements, tax forms, account notices, and other important correspondence reaches you.

FREE Fall Paper Shred Event! October 6 – 16

Fall is the perfect time to clean out paper clutter. Bring your no longer needed papers to any CCU location to be disposed of safely and securely. Limit of two medium size bags or boxes per member.

Locked bins will be available for members to use:

Monday – Thursday
8:30am – 4:30pm

Friday
8:30am – 5pm



Congratulations August Winners!

Jody L. and Lee A. were lucky \$100 winners in the statewide drawing. Allen B. was the \$100 winner in the CCU member-only drawing!

Holiday Hours

October 12
Indigenous Peoples' Day/
Columbus Day
CLOSED

November 11
Veterans Day
CLOSED

November 26
Thanksgiving Day
CLOSED

December 24
Christmas Eve
Lobbies & Drive-Ups
CLOSING at 12 noon

December 25 & 26
CLOSED

December 31
New Year's Eve
OPEN regular hours

January 1, 2027
New Year's Day
CLOSED

January 2, 2027
OPEN regular hours

We Finance **Fun!**



Visit with a CCU Lender
Today!



ccuwausau.com

WAUSAU EAST
WAUSAU WEST
WESTON
MOSINEE
MORTGAGE CENTER

110 McIndoe Street
625 S. 24th Avenue
5906 Business Hwy 51
850 State Hwy 153
110 McIndoe Street

715-842-5693
715-842-1309
715-359-3080
715-692-0518
715-843-4663

Like Us on Facebook



Download the CCU app



Federally Insured by NCUA



Cloverbelt Credit Union is dedicated to making eco-friendly choices to preserve our environment for today and future generations. Printed on paper that is Green Seal® certified and contains 30% recycled post-consumer fiber.



Printed with soy-based ink.