



JULY 2020

NEWS & VIEWS

Cloverbelt recognized in Top 200 Healthiest Credit Unions in the Nation!



We are proud to announce that for the seventh straight year CCU has been named among the 200 healthiest credit unions in the United States with an A+ rating! The designation was made by Depositaccounts.com, who evaluates the financial health of over 10,000 banks and credit unions in the United States. To determine ranking, they grade the more than 5,000 credit unions on a number of factors including capitalization, deposit growth and loan-to-reserve ratios. Consistently being ranked in the top 200 is a testament to CCU's prudent and well-balanced management of members savings and loans. As a CCU member you can be extremely proud of your credit union.

Improved Monitoring & Blocking of Suspicious Debit Card Transactions

As part of CCU's ongoing efforts to protect member debit cards from fraudulent transactions, we've implemented a more robust neural network for monitoring and detecting suspicious transactions. With this upgrade, cardholders will see a decrease in the number of transactions wrongly blocked due to suspected fraud. In addition, we'll have the ability to send phone, text or email notifications to cardholders if fraud is suspected that allow them to tell us if a transaction is legitimate or not. Please note that some members may experience a slight increase in the number of wrongly blocked transactions in July as the new neural network learns their spending habits.

To ensure you receive timely notification of suspected fraudulent transactions, please contact us to confirm we have your current contact information.



HAPPY SUMMER!

Working harder to serve members better has consistently been the driving force in everything the credit union does. While the COVID-19 Safer-at-Home mandate abruptly changed how we live our daily lives CCU was well prepared to continue serving the financial needs of our members. Our dedicated staff worked even harder to provide members with the financial services and guidance needed in these uncertain times. CCU's ATMs, drive-up service, mobile banking app and CU Online home banking provided members with safe and secure banking options. All CCU locations re-opened on June 1, 2020. We are following the guidelines of the CDC for safe operating procedures. We have implemented precautionary practices and encourage members to continue using the banking tools we offer that best serves their needs. Whether it is in person, on the phone, with our mobile or online services we are here to help.

As a member owned financial family, CCU has the unique ability to provide members with relationship-based services. Our tellers, member services, lenders and management are here for you.

CCU's prudent financial management was recognized for the seventh consecutive year by the independent rating firm of DepositAccounts.com. Being ranked among the top 200 healthiest credit unions in the nation is a remarkable achievement! Special thanks are in order to all of the truly great people on the CCU staff. It is their dedication to excellence, their knowledge, skills and expertise that ensures CCU is responsibly managed in the best interest of our members.

Education is an investment in the future for us all. Every year CCU awards scholarship to deserving high school graduates. We awarded 15 scholarships this year. CCU is happy to be a part of the scholarship winners' memories as they begin the next stage of their lives. Congratulations to all Class of 2020 graduates.


In addition to our scholarship program, CCU supports academic achievement throughout the school year. Every year the list of A-Team students grows. We support the efforts of these 'A' students with quarterly awards and draw a student's name for the \$300 prize at the end of the school year.

Like the graduating seniors about to embark on the opportunities of the future, the CCU board, management and staff also looks to the future as a time of change and of continued growth. Our slogan "Members Are Our Most Important Asset" continues to ring true and remains the focus of all that we do. Thank you for being a member of CCU.

Our greatest renewable energy is our members.

CardValet® is Here!

CardValet® replaced My Mobile Money at the end of June. Just like My Mobile Money, CardValet lets you manage your debit/ATM card usage through your mobile device by identifying when, how and where your card can be used. **To ensure you don't lose access to these features, you must take the following actions:**

1. Have your card handy before you register and know the last four digits of the primary member's social security number
2. Download the CardValet app 
3. Register your card
4. Customize your features and alerts

Please note that if you use the card ON/OFF feature, all cards were turned ON June 29th and you'll need to download the CardValet app if you want to turn your card OFF. Several My Mobile Money features are not currently available in CardValet but should be available soon including in-app transaction disputes and shared card users. In-app account transfers aren't available in CardValet but can still be done using the Cloverbelt Credit Union mobile app or online banking.

For more information, visit CardValet.com or give us a call at 715-842-5693.



CardValet
replaced
My Mobile Money

Congratulations Class of 2020 Scholarship Winners

Recently we were pleased to award \$500 scholarships to 15 outstanding high school seniors who are planning to attend a 4-year university or a 2-year technical or trade school. Scholarship winners were selected on the basis of information submitted on an application as well as recommendations from teachers, employers and friends. Factors considered in selection include academic achievement, school and community involvement, work experience, and education and career goals. Please join us in congratulating the CCU scholarship winners as well as all 2020 graduates!



Kyler Anklam
Wausau West High School



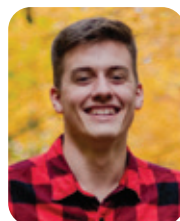
Jesse Frolik
DC Everest High School



Jocelyn Hamann
Marathon High School



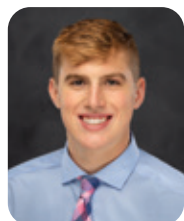
Luke Hieronimus
Marathon High School



William Hutchinson
Faith Christian Academy



Madeline Juneau
DC Everest High School



Gabriel Krueger
Wausau East High School



Jack Lind
Wausau East High School



Courtney Murkowski
Athens High School



Taylor Pagel
Wausau East High School



Alivia Ross
Wausau West High School



Dylan Sands
DC Everest High School



Christopher Schneider
Newman Catholic High School



Grace Tesch
DC Everest High School



Madelyn Thums
Northland Lutheran High School



Congratulations May Saver's Sweepstakes Winners!

Three CCU members were lucky winners in the May Saver's Sweepstakes drawing! Barb S. and Lynette H. both won \$100 in the statewide drawing and Donald B. won \$100 in the CCU member-only drawing.

If you haven't already opened a Saver's Sweepstakes account at CCU, we strongly encourage you to do so before the end of this month. Because for each \$25 you deposit into a Saver's Sweepstakes account through the end of July, you get TWO entries into the monthly prize drawing instead of just one. In addition, the upcoming drawing will include 75 - \$100 prizes PLUS 5 - \$1000 quarterly prizes! That's a total of \$12,500 in prizes!

You could be the next lucky winner. Open a Saver's Sweepstakes account today!



Home Freedom Loan

CCU's Home Freedom Loan gives you the freedom to make the home improvements you've been dreaming of. Whether you're in the market for a pool or a patio, the Home Freedom Loan is FREE from hassles. Typical turn-around time is less than a week and you have the money you need to get the job done and start having FUN. Applying is quick and easy too – just talk to a friendly CCU lender or visit our website.

Home Freedom Loan	APR	Term	Payment Per \$1000 Borrowed
\$5,000-\$25,000	5.750%	60 months	\$19.22
\$5,000-\$25,000	6.000%	120 months	\$11.10
\$5,000-\$25,000	6.750%	180 months	\$8.85



LOVE MY CREDIT UNION REWARDS

CCU is excited to offer you exclusive discounts and benefits on products and services you use every day. Credit union members have already saved over \$1.6 billion with Love My Credit Union Rewards discounts. So along with lower loan rates and fewer fees, here's another way you can save even more.

- ♥ Members get a \$100 cash reward for every new phone line when switching to **Sprint**. Current Sprint customers receive a \$100 loyalty cash reward as well as 25% off select accessories in Sprint stores.
- ♥ Special member savings on **TruStage** auto and home insurance products
- ♥ Save up to \$15 on **TurboTax Federal tax products**
- ♥ Save on security services for your home from **SimpliSafe**
- ♥ Get access to the largest online marketplace for discounted car maintenance with **CarAdvise**. Premium benefits such as access to ASE Certified Mechanics, up to 12 month service warranties, special coupons and offers plus \$10 off your first booked service!

NEW in 2020!

- ♥ Love My Credit Union Rewards has partnered with Rollick, Inc. to launch the Love My Credit Union Rewards **Powersports & RV Buying Program**. The program provides members with special access to a Certified Dealer network that provides savings on motorcycles, RVs, ATVs, UTVs, jet skis, snowmobiles and golf carts.
- ♥ Members can also **save up to 60% on a variety of Travel and Entertainment** options, including theme parks (including Disney), hotels, preferred access tickets for concerts, sports and other major events, movie tickets, ski resorts and rental cars.

The more offers you take advantage of, the more you save. Start saving today at LoveMyCreditUnion.org!

Options for Banking at CCU



CCU Mobile
App with
Mobile Deposit



CCU Website
ccuwausau.com
(CU-Online)



Drive-Up
(all locations)



ATMs
(all locations or
those that have
MoneyPass®)



Call Us
(715) 842-5693

Deposit a check



Check balances/
transfer money



Make a
loan payment



Replace your
debit card or
report lost or
stolen card



Apply for a loan



Withdraw cash



Ask a question



CCU App Users Please Note

To ensure optimal performance of the CCU Mobile Banking app features please be sure you have downloaded the latest version of the app for your smart phone: Apple IOS 2.18.2 and for Android Mobile OS 2.18.375.

We Finance
Fun!

Great Rate Financing on Boats, ATVs, UTVs,
Motorcycles, and Campers



ccuwausau.com

HEADQUARTERS

WAUSAU WEST

WESTON

MORTGAGE CENTER

110 McIndoe Street

625 S. 24th Avenue

5906 Business Hwy 51

Inside CCU Headquarters

715-842-5693

715-842-1309

715-359-3080

715-843-4663

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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.