



Congratulations Kathy Volkmann!

Please join us in congratulating Kathy Volkmann on her 40th anniversary with the credit union this month! Kathy's career at CCU began as a part-time teller through the business co-op program at Wausau West High School. After graduation she became a full-time teller and over the years assumed positions as loan secretary, loan processor/loan officer and Weston office branch manager. Kathy is currently Vice President – Operations/Compliance at our main office in downtown Wausau.



The biggest changes Kathy has seen over 40 years involve technology and government regulations. As proven in the photo below (circa 1983), even the size of computers has changed dramatically! Back in 1980 there was no Direct Deposit, ATMs or online services so everyone had to come to the credit union to deposit and withdraw. Paydays and Social Security day were very, very busy (especially if they fell on a Friday) with lines at 5 lobby tellers stretching from the window to across the lobby. There was no voice mail or email so messages were always handwritten. There were no PCs so everything was typed by hand.

Government regulations have also changed dramatically in the last 40 years so the majority of Kathy's time is now spent ensuring the credit union complies with new regulatory requirements, keeping updated on regulatory changes, writing policies and procedures and training staff on what they need to do to comply.

Kathy says the best thing about having worked at CCU for 40 years is that she's gotten to know so many wonderful members. She enjoys running into them outside the credit union and chatting about what's happening in their life. We really are part of a big Cloverbelt Credit Union family.




PRESIDENT'S MESSAGE

We are living in unprecedented times as the world continues to focus on and respond to ongoing developments related to the coronavirus (COVID-19). Like you, we continue to stay informed and are prioritizing actions that protect the health and safety of our members, employees and our community.

While many things are uncertain today, you can have confidence that we are here to serve your needs. While we have closed our lobbies to help prevent the spread of COVID-19, our drive-ups are open and we are fully equipped to provide the services you need. Our Mortgage and Loan Departments are fully staffed. You can apply for a loan online or by calling us. In most instances your loan can be closed using email or we will arrange for a safe meeting. CCU member services representatives are also working and can help with any account questions.

As you recall, CCU was rated as the 2nd healthiest credit union in American with an A+ rating. With our consistently high ranking over the years you can rest assured that CCU remains financially strong and stable and will continue to be here for you.

CCU's annual meeting was attended by nearly 225 members. Congratulations to Joel Breitzman and Scott Hunger who were elected to serve a 3-year term on the board. At the board's organizational meeting on March 11, Eldon Pagel was elected Chairman; Scott Hunger, Vice-Chairman; Terry Pisca, Treasurer; and Beverly Folger was elected board Secretary. We are grateful for our board's expertise and commitment to Cloverbelt Credit Union.

Our commitment to supporting members, staff and our communities through this crisis is unwavering. In these turbulent times, we want you to know that you can count on us to be here when you need us most. Over CCU's 84 years we've made it through tough times before and we will get through this together.

Please take good care, stay strong and let us know if there's anything we can do to help.

Our greatest renewable energy is our members.

84th Annual Meeting

Members enjoyed the festivities at the annual meeting held March 5, 2020 at the Rothschild Pavilion in Rothschild.



 **CCU**
Serving You
24/7

We'd like to remind CCU members of the many financial services we offer that you can access without ever having to leave your home. Online banking, mobile banking app with mobile deposit, bill pay, automatic transfers, online loan applications and more offer you convenience and peace of mind. You can also call 715-842-5693 or email us at ccu@ccuwausau.com if you ever have a question or comment. We are here for you 24/7 - just another Big Difference Benefit of being a CCU member!

We Finance Fun!

Great Rate Financing
for UTVs, ATVs, Boats,
Motorcycles & Campers



Congratulations to the February Saver's Sweepstakes Winners



Two lucky CCU members were winners in the February Saver's Sweepstakes drawing held in mid-March. Ava K. was a statewide winner of \$100 and Jerome S. won \$100 in the monthly CCU member-only drawing. Nearly 175 members have already opened a Saver's Sweepstakes at CCU and all are reminded to make regular deposits to be eligible for the next drawing, which will include four \$1000 quarterly prizes!

Are You Protected?

We almost never plan for the unexpected and never consider how often the unexpected actually occurs. Protecting your loan at Cloverbelt Credit Union is affordable and simple. Last year we saved our participating members over \$51,000.00 with claims paid covering issues involving loss of life, accidental dismemberment, terminal illness, hospitalization stays, family medical leaves, and disabilities from temporary or permanent illness or injury. During these difficult times we all face, the protections offered may preserve your credit score, future borrowing, current savings/assets, standard of living and of course your family and peace of mind.

Here are testimonials from current members who benefited from these protections on their loans in 2019:

"With having a baby and a loan payment due, that protection really, really helps relieve some stress for the three months that I was on maternity leave. Paying a few extra dollars at each payment really paid off. I will use that protection again."
- Hilary S.

"Debt protection has been a low-cost addition to my loans. It paid for itself after breaking my foot and being off of work 3 months and helped keep my credit rating from being damaged! Would never take a loan without it again." - Pete W.

"This debt protection that we have put on our loans was the greatest thing we could have done. Yes, you think you may never need this... 'I'm in perfect health, nothing can happen.' I had this same attitude until I ended up getting double back surgery this summer; saved us from struggling while I was off of work." - Diane L.

Enrollment is easy; call one of our knowledgeable loan officers to discuss the benefits and options available to you.

Your purchase of Debt Protection is optional and will not affect your application for credit or the terms of any credit agreement required to obtain a loan. Certain eligibility requirements, conditions, and exclusions may apply.



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!



April Youth Savings Program

"Money Magic! Share, Spend and Save at Your Credit Union" is the official theme for this year's National Credit Union Youth Month.

This whimsical theme makes it fun for kids to save for their future and helps them find joy in setting aside a little money for everyday spending and helping others.

We encourage parents to help our youngest members learn common financial concepts such as savings, spending, charitable giving, investing and budgeting. CCU can serve as an important ally for parents in their mission to teach their kids to be financially responsible. Just ask us for more information about our Youth Savings program or go to <https://www.cuna.org/youthmonth/> for details.



Thanks Guys!



Members of the DC Everest Hockey team stopped into the CCU Weston office recently to personally thank the credit union for its financial support this year. Pictured here with the Evergreen players is Jane Nehrbass, CCU loan officer. We are always happy to support our local schools' team activities but this personal 'thank you' was a wonderful surprise! Jane is holding a team poster that they all signed. Thanks guys!

2nd Quarter A-Team Winners Announced



Our A-Team program continues to be very successful as nearly 110 school-aged members submitted a report card with one or more A's during the second quarter. A random drawing was held for 3 - \$25 awards in each of 4 grade groups. The second quarter winners and honor roll includes:

WINNERS

Grade K - 2

Tyler Wenzel
Merrick Ernst-Manteufel
Will Colrud

Grade 3-5

Kallie Penk
Leah Camarato
Lyla Kaetterhenry

Grade 6-8

TJ Sondelski
Mackenzie Stone
Liza Mueller

Grade 9-12

Brianna Hieronimus
Morgan Fritsch
Emma Pagel

HONOR ROLL

Grade K-2

Erica Balz
Sorcha Ernst-Manteufel
Jesse Luczaj
Torrior Amie
Norah Hall
Christopher Krantz
Brayden Hollander
Eli Krautkramer
Jacob Schuster
Hayden Penk
Bailey Schreiber
Makayla Balz

Grade 3-5

Alice Edwardson
Tahlia Amie
Brooklyn Amie
Dylan Hall
Bennett Sapinski
Rydan Sondelski
Angela Rozwadowski
Carsyn Barwick
Anthony Schuster
Benjamin Colrud
Lily Weden
Andrew Camarato
Daesea Farrar
Levi Schmirler

Grade 6-8

Grace Edwardson
Lavianne Fischer

Brianna Sheahan
Sarah Schmirler
Montana Sinclair
Breyden Hall
Caitlin Krantz
Taylor Hollander
Cayden Sapinski
Andrew Whaples
Ian Whaples
Ava Krueger
Keegan Budzynski
Carter Barwick
Skyla Komorowski
Landon Penk
Thomas Schuster
Katie Schuster
Evelyn Weden
Iris Weden
Leigh DeWitt
Dylan Neuendank
Claire Arends

Grade 9-12

Nathanael Acker
Shane Kahan
Dylan Sands
Chase Borchardt
Kyler Anklam
Kolton Anklam
Taylor Pagel
Cyrus Dehnke
Levi Dehnke
Luke Hieronimus
Makenzie Hollander

Camryn Sapinski
Celina Ellenbecker
Chase Ellenbecker
Arianna Malbone
Rachel Brewster
Gretchen Brewster
Jocelyn Hamann
Jesse Frolik
Eric Haag
Benjamin Robbins
Katie Robbins
Zachary Wilker
Vanessa Krueger
Taylor Goetsch
Gabriel Krueger
Lilyana Budzynski
Ethan Samuelson
Ryan Selby
Malia Hoesly
Owen DeWitt
Claire John
Anna Neuendank
Marissa Pontzloff
Gabriel Krumm
Matthew Schafer
Andrew Gore
Nathaniel Gore
Mattea Baeseman
Kaylee Wilker
Connor Sheahan
Jacob Arends

This quarter's winners as well as all of the runners-up are also eligible for our end-of-the-year drawing for \$300. Any kindergarten through 12th grade student of a public, private or home school who is a member of CCU or the child or grandchild of a member is reminded to submit their official 3rd and 4th quarter grades to be eligible for future drawings. Good luck!



Cloverbelt Credit Union

ccuwausau.com

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