

## Happy 40<sup>th</sup> CCU Anniversary President Chittum

Please join us in congratulating CCU president Paul Chittum on his 40th anniversary with the credit union. We are grateful for his many years of dedicated service and for leadership he provides. Over the last twenty-two years that Paul has been president, the credit union has significantly increased the products and services it offers and has grown to assets of over 300 million dollars. Thank you, Paul. Happy Anniversary!




### PRESIDENT'S MESSAGE

The new year is time for reflection on what has passed and time to look forward. A time for setting goals for the future. As I pause to reflect on my career at CCU, I remember how much has changed in the financial industry. When I started working at CCU my very first job was as our collection manager. After that I worked in various departments and became President in 1999. Over the last 40-years, I have seen a lot of things that have impacted the industry – some good and some bad! Obviously much has changed, but CCU's ability to adjust over the years has not. I am proud of the fact that we have built a strong capital ratio and grown to over \$300 million in assets. As of the 3rd quarter 2021, CCU is listed as one of the TOP 200 Credit Unions in the United States ranked 39 out of 5,321 credit unions, according to DepositAccounts.com. I am most proud that we have built a solid team of staff members who work together daily to provide the great service our members deserve. I am honored to serve as president of this outstanding credit union. I am grateful for the remarkable CCU staff and to our members for placing their trust in the credit union model of a member-owned financial co-operative. Thank you for the support and trust you've placed in CCU.

Throughout this newsletter you'll read articles about the kindness and generosity of CCU members. How they take to heart the credit union motto of 'People Helping People,' contributing to those in need in our community. Thank you to everyone for their generous donations.

As the coronavirus continues to surge in our area, we will again hold our annual meeting virtually on Zoom instead of in person. Please refer to the article in this newsletter for registration information. Directors up for reelection this year are Beverly Folger, CCU board secretary and Terry Pisca, CCU board treasurer. We hope you'll join us online or by phone.

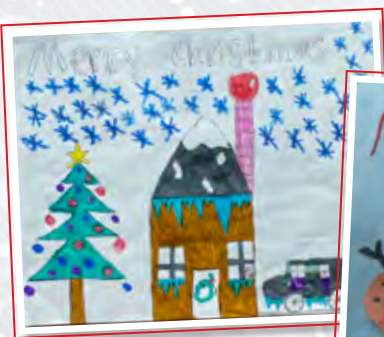
On behalf of the CCU board, management and staff – Best wishes for a healthy, happy New Year!

Our greatest renewable energy is our members.

## Lucky Club Christmas Card Project

Dozens of festive homemade cards from CCU's Lucky the Lion Savers Club brightened the holidays for local nursing home residents this past Christmas. Young members were asked to use their imagination to design cards for those who might not otherwise have a happy holiday. The response was simply overwhelming and nearly 200 cards were delivered to Mount View Care Center in Wausau just before the holidays.

Thanks to everyone who took the time to spread some Christmas cheer. Three names were picked at random to receive a \$25 gift card from McDonald's and they were Harper F., Kiera K. and Austin B.



# Thank You for Helping Make a



Thanks to the generosity of our members, CCU was able to make a nice donation to the **Wausau Warming Center** at the end of last year. The spare coins members dropped into our green collection boxes at each CCU location really added up, and with matching funds from the credit union, our donation went a long way toward helping the center provide a warm environment for the area's homeless during the cold winter months.

This quarter's charity is **K9s for Warriors**, which provides highly-trained service dogs to military veterans suffering from PTSD, traumatic brain injury and/or military trauma. With the majority of dogs coming from rescue shelters, this innovative program allows the K9/Warrior team to build an unwavering bond that facilitates their collective healing and recovery.

Help us make a **"Positive Change"** in our community. Together we can make a difference!



## 86th Annual Meeting

To ensure member and staff safety, the Thursday, March 3, 2022 Cloverbelt Credit Union annual meeting will be held virtually instead of in person. All members are invited to attend our online meeting via a Zoom live stream or by phone. The meeting starts at 3:00 pm and will be limited to our regular agenda items. There will be no gifts or prize drawings.

Registration must be completed by February 24th and will close after that date. To register, members must email us at [annualmeeting@ccuwausau.com](mailto:annualmeeting@ccuwausau.com) or call us at 715-842-5693 and provide their full name, phone number, and email address if they plan to join online. Members registered by February 24th will receive instructions for joining the Zoom meeting online and by phone, along with the meeting agenda and annual report, by March 1st.



## Congratulations November Saver's Sweepstakes Winners!

Three CCU members are starting the new year \$100 richer as they were named winners in the most recent Saver's Sweepstakes prize drawing. Lynn K. and Victoria C. won \$100 in the statewide drawing and Shirley Z. was the winner in the CCU member-only drawing.

The new year is a perfect time to open a Saver's Sweepstakes account at CCU. Each \$25 deposit gives you one entry into the monthly, quarterly and annual drawings (up to a maximum of 6 entries per month). It's a great way to get in the savings habit while giving you a chance to win cash prizes at the same time. What could be easier?

For more information, see our website, give us a call or stop in and visit with member services.





## LOVE MY CREDIT UNION REWARDS

There are more reasons than ever to love being a member of Cloverbelt Credit Union!

Your credit union membership is about the trust and care of community, built around where you live, work and play. That's why CCU membership saves you money through exclusive

member-only offers through our trusted partners. Through Love My Credit Union Rewards, credit union members have saved over \$2 billion with offers like:

- ♥ Savings on tax preparation with [Turbo Tax](#) (online) and [H&R Block](#) (in person).
- ♥ Exclusive discount from the [TruStage Home & Auto Insurance Program](#).
- ♥ Members can save up to \$360 on their wireless bill by switching to no-contract wireless.
- ♥ Members can save up to 35% on [IdentityIQ](#) credit report monitoring and identity theft protection.
- ♥ Exclusive access to home tech support and protection with [Asurion Home+](#).
- ♥ Members save on [SimpliSafe](#), the #1 expert pick for home security.
- ♥ Exclusive access to the Love My Credit Union Rewards Powersports, RV & Boat Buying Program.
- ♥ Save on car maintenance + get \$10 off your first service using [CarAdvise](#).
- ♥ Save 40% on a 1-year membership to [Sam's Club](#).
- ♥ Build your credit history with rent and save up to 30% with [Rental Kharma](#).
- ♥ Save \$40 on [Calm](#), the #1 app for meditation and sleep.
- ♥ Save on your Travel and Entertainment needs like Car Rentals, Hotels, Theme Parks, Movie Tickets and more!





Learn how your CCU membership gets you all these exclusive savings and more at [LoveMyCreditUnion.org](#). Check them out and start enjoying credit union member benefits you never knew you had.

## Beware Social Security Scams

Social Security-related scams are on the rise, with crooks posing as government officials pressuring people into sending money or giving up personal and financial information for use in identity theft.

It's important to know that government employees will never threaten you, demand immediate payment or try to gain your trust by sending pictures or documents.

**Here are more warning signs that indicate you're dealing with a scammer:**

-  You get an unsolicited call from someone claiming to work for the SSA, informing you of a benefit increase or other change that requires your personal or bank information to process.
-  The caller asks for your Social Security number — again, something an actual SSA employee wouldn't do.
-  A call, text or email threatens consequences such as arrest, loss of benefits or suspension of your Social Security number if you do not make an immediate payment by gift card, prepaid debit card, wire transfer or cryptocurrency.
-  To keep from being found out scammers will often tell you to not let anyone know about the call, including your family and financial institution. Our staff is trained to identify scams and fraud, and to ask questions when they suspect a member may be involved with a scammer. It's important to be truthful and answer their questions, which can prevent you from losing your money.

If you should receive a suspicious call, text or email that mentions Social Security, ignore it and report it to the SSA Office of the Inspector General right away. For the latest information about Social Security-related scams, visit [www.ssa.gov](#). You can also call the credit union and we would be happy to help you.

## Fee Decreases

Effective January 1, 2022 Cloverbelt's overdraft fee will be decreased to \$15 per item (\$75 per day maximum). The \$5 share transfer fee to cover an overdraft will be discontinued. The stop payment fee will also be decreased to \$15 per item.

## Tax Payments

As a service to our members, CCU will accept City of Wausau and Village of Weston property tax payments. The City of Wausau has three installment dates: typically January 31, April 30 and July 31. CCU will accept deposits for all three installments. However, we will only accept payments for the first installment (January 31) for the Village of Weston. Second installment tax payments for Weston must be paid directly to the Marathon County Treasurer.

## Scholarships Available

CCU will again award scholarships to outstanding graduating seniors who plan to further their education beyond high school.

To be eligible for the \$500 scholarships, applicants or a member of their immediate family must be a CCU member in good standing.

Applications are available from the guidance office at local high schools or via our website. The application deadline is April 1, 2022 and winners will be selected by May 1.



## We Finance Fun!

Great Rate Financing for Snowmobiles, ATVs, UTVs, Compact Tractors, Trailers and Accessories.

## A-Team

1st Quarter - School year 2021-22



CCU's program to reward school-aged members for academic excellence, the A-Team, is off to a great start this year. Thank you to all students who submitted a report card with one or more A's during the first quarter. A random drawing was held for 3-\$25 cash awards in each of the four age groups.

We will also have prizes drawings for A's earned during the second, third and fourth quarters. Student members are encouraged to keep studying hard and submit their good grades to CCU for a chance to win quarterly. All student submissions are eligible for the \$300 grand prize drawing at the end of the school year.

### WINNERS

#### Grade K-2

Tyler Wenzel  
Sorcha Ernst-Manteufel  
Brett Schreiber

#### Grade 6-8

Cade Jensen  
Anthony Schuster  
Landon Wierzba

#### Grade 3-5

Eliza Nelson  
Jonah Luter  
Brayden Hollander

#### Grade 9-12

Liza Mueller  
Morgan Fritsch  
Ashton Arrowood

### HONOR ROLL

#### Grade K-2

Eli Krautkramer  
Maren Jensen  
Jonathan Sawall  
Easton Barker  
Adam Marek  
Ryder Betz  
Keira Balz  
Erica Balz

#### Grade 6-8

Alice Edwardson  
Grace Edwardson  
Sara Marek  
Rydan Sondelski  
Zachary Bacon  
Kallie Penk

#### Katie Robbins

Brianna Hieronimus  
Cade Abt  
Aaron Mueller  
Vanessa Krueger  
Caitlin Krantz  
Thomas Schuster  
Katie Schuster  
Brianna Hieronimus  
Emma Pagel  
Zachary Wilker  
Mattea Baeseman  
Landon Penk  
Morgan Wierzba  
Adin Schultz  
Makenzie Hollander

#### Grade 3-5

Mazie Reed  
Bailey Schreiber  
Rowan Nelson  
Christopher Krantz  
Hayden Penk  
Merrick Ernst-Manteufel  
Makayla Balz

#### Grade 9-12

Jaiden Reed  
Arianna Malbone  
Levi Dehnke  
Cyrus Dehnke  
Claire Arends  
Benjamin Robbins  
Katie Robbins  
Taylor Hollander  
Isabelle Sunby  
Celina Ellenbecker  
Ava Krueger



ccuwausau.com

#### HEADQUARTERS

#### WAUSAU WEST

#### WESTON

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Download the CCU app



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