



APRIL 2022

NEWS & VIEWS



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 \$42,918 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.

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

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.



PRESIDENT'S MESSAGE

Spring is an exciting season. We're all ready to get out and enjoy warm weather activities. Boating, camping, golfing, baseball, motorcycle riding – the list goes on and on. Our lenders always enjoy this time of year, when they help members finance what they need for the spring and summer activities they love.

Our staff has a wealth of financial knowledge that can be extremely helpful in making sound decisions when it comes to making major purchases like a home and vehicles. Building a relationship with CCU staff gives you the advantage of having a go-to person for your financing needs. Stop in or call to visit with them about your ideas and take advantage of their expertise. They're here to help make your dreams come true.

Financial education has always been at the heart of CCU's mission. April has been designated as National Credit Union Youth Month. We are pleased to offer an incentive for our youngest members when they make deposits to their account. Throughout the year, CCU's Lucky the Lion Savers Club engages our youngest members in a variety of activities. It's a great opportunity for kids to become familiar with the credit union and saving for the future. Establishing a saving habit at a young age is important.

CCU's 86th annual meeting was held virtually instead of in person on March 3rd, 2022. Thank you to the members who participated by calling into the meeting. In addition to the financial overview and report on credit union activities, two current board members were reelected to serve a three-year term. Congratulations to Terry Pisca and Beverly Folgert.

At the board's organizational meeting Eldon Pagel was elected Chairman; Scott Hunger, Vice-Chairman; Terry Pisca, Treasurer; and Beverly Folgert was elected board Secretary. We are grateful for our board's expertise and their steadfast commitment to Cloverbelt Credit Union.

Thank you for being a member of CCU. Where you bank does make a difference.

Our greatest renewable energy is our members.

April is National Credit Union Youth Month

Big dreams start with small steps. Similarly, young members who deposit small amounts on a regular basis can watch their savings grow and make their big dreams come true.

This year's theme for National Credit Union Youth Month is "Save Small. Dream Big at your credit union," which encourages kids to start saving regularly, no matter how small the amount. Learning this good financial habit at a young age will set them on the path to successful financial well-being and help them achieve their dreams.

To help them along, this month CCU is giving kids **two PAWS stamps (Points Are Worth Something) for every \$5.00 deposited into their Lucky Club savings account**, which they can collect and redeem for cool prizes like gift cards for food, movies, even cash!





Congratulations February Saver's Sweepstakes Winners!

Three CCU members experienced the "luck of the Irish" when their names were selected as \$100 winners in the most recent Saver's Sweepstakes drawing held just before St. Patrick's Day. Michelle S. and Mariah W. were statewide winners and Christine S. was selected as the CCU member-only winner.

Although luck doesn't hurt, anyone with a CU Saver's Sweepstakes account is eligible to win the \$100 monthly, \$1,000 quarterly or \$5,000 annual drawing. You simply deposit at least \$25 into this special account and you get one entry into each drawing (up to a maximum of 6 entries per month). Drawings are held around the 15th of every month for those who made a deposit the month before. More than 100 CCU members have won a total of nearly \$12,500 since we began offering the Saver's Sweepstakes account in late 2019.

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



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.

GAP

with Deductible Assistance

Essential protection
for your vehicle
loan—and your
finances.

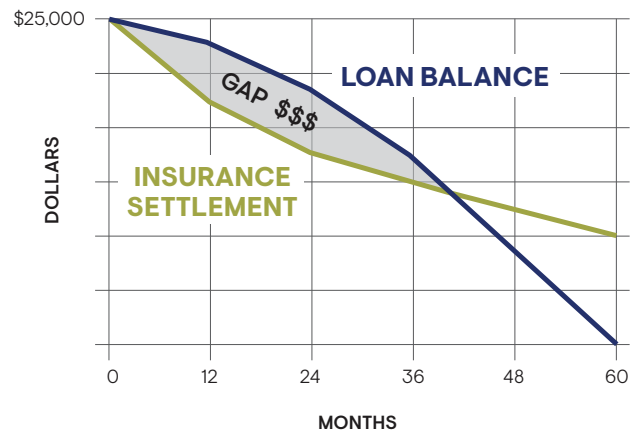
Vehicle loan protection for what your auto insurance may not cover for a wrecked vehicle.

That's where Guaranteed Asset Protection (GAP) comes in.

If your vehicle is deemed a total loss due to an accident or stolen, there can be a significant gap between what you owe on your loan and what your auto insurance will cover. **GAP** may reduce or even eliminate that shortfall in the event your vehicle is deemed a total loss.

GAP with Deductible Assistance is designed to provide financial relief when your vehicle is damaged, but not deemed a total loss. If auto repairs cost more than your deductible, the deductible amount is applied to your loan, reducing what you owe.

Fair market insurance value isn't always fair. There may be a gap.



For illustrative purposes only.

Protect your vehicle loan— purchase **GAP with Deductible Assistance** today!

Your purchase of MEMBERS CHOICE™ Guaranteed Asset Protection (GAP), which includes deductible assistance, is optional and will not affect your loan application for credit or the terms of any credit agreement you have with us. Certain eligibility requirements, conditions, and exclusions may apply. You will receive the contract before you are required to pay for GAP. You should carefully read the contract for a full explanation of the terms. If you choose GAP, adding the GAP fee to your loan amount will increase the cost of GAP. You may cancel GAP at any time. If you cancel GAP within 90 days you will receive a full refund of any fee paid.

GAP purchase from state chartered credit unions in FL, GA, IA, RI, UT, VT, and WI, may be with or without a refund provision. Prices of the refundable and non-refundable products are likely to differ. If you choose a refundable product, you may cancel at any time during the loan and receive a refund of the unearned fee.

GAP purchase from state chartered credit unions in CO, MO, or SC may be canceled at any time during the loan and receive a refund of the unearned fee.

GAP purchase from state chartered credit unions in IN may be without a refund provision. If the credit union offers a refund provision, you may cancel at any time during the loan and receive a refund of the unearned fee.

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Lucky Kids Love Animals

Last month kids in our Lucky the Lion Savers Club were invited to submit a picture of themselves posing with their pet in recognition of National Love Your Pet Day. For each photo we received, CCU made a \$5.00 donation to the Humane Society of Marathon County. Thanks to all the wonderful pictures we received, CCU was able to make a nice donation to the animal shelter. CCU marketing director Carey von Gnechten presented the check to Humane Society director Lisa Leitermann and shelter mascot Butterscotch.



CCU Members' Sweet Tooth Funds Important Programs

Thanks to the sweet tooth of our members and staff, CCU recently made two donations with funds from our candy bar sales. Thank you to everyone who purchased candy bars and made these sweet donations possible!

Sleep in Heavenly Peace of Spencer builds and donates beds and bedding to children who do not have a proper place to sleep. All children deserve a safe, comfortable place to lay their heads and this organization serves needy children in 20 communities within a 25 miles radius of Spencer. Learn more at www.shpbeds.org/chapter/wi-spencer-area.



Adaptive Communities Inc. is a non-profit that works with adults in central Wisconsin who have special needs. They provide a safe and fun hangout area for their group to socialize, as well as teaching them life skills such as banking, cooking and Internet safety. Visit their website to learn more: www.adaptivecommunitiesinc.org.



Adaptive Communities Inc.

A-Team

2nd 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 second quarter. A random drawing was held for 3-\$25 cash awards in each of the four age groups.

Student members are reminded to submit their official quarterly grades to be eligible for future drawings. All student submissions are eligible for the \$300 grand prize drawing at the end of the school year.

WINNERS

Grade K-2

Eli Krautkramer
Maren Jensen
Dezi Amie

Grade 6-8

Tanya Kloth
Emmalee Koy
Sarah Schmirler

Grade 3-5

Mazie Reed
Christopher Krantz
Chloe Arrowood

Grade 9-12

Makenzie Hollander
Emma Pagel
Brianna Hieronimus

HONOR ROLL

Grade K-2

Erica Balz
Norah Hall
Adam Marek
Brett Schreiber
Tyler Wenzel

Grade 6-8

Lilia Kloth
Viktor Kloth
Breyden Daniel
Hall
Tahlia Amie
Brooklyn Amie
Sara Marek
Cade Jensen
Tyler Pagel
Grace
Edwardson
Alice Edwardson
Kallie Penk
Audrey Zemke

Grade 3-5

Makayla Balz
Gregory Kloth
Dylan Hall
Lyla Kaetterhenry
Torrior Amie
Jonah Luter
Levi Schmirler
Brayden
Hollander
Hayden Penk
Bailey Schreiber
Cole Zemke
Harper Towns

Grade 9-12

Ashton
Arrowood
Claire Arends
Connor Sheahan
Brianna Sheahan
Jaiden Reed

Celina
Ellenbecker
Vanessa Krueger
Ava Krueger
Pierson Hamann
Zachary Wilker
Levi Dehnke
Cyrus Dehnke
Camryn Sapinski
Cayden Sapinski
Katie Robbins
Benjamin
Robbins
Liza Mueller
Claire Krzanowski
Taylor Hollander
Caitlin Krantz
Ethan Samuelson
Malia Hoesly
Charlie Cayley
Landon Penk



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ccuwausau.com

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