

## International Credit Union Day

Thursday, October 20, 2022



On Thursday October 20, CCU will join our global credit union family to celebrate the 74th anniversary of **International Credit Union Day**. This year's theme is "Empower Your Financial Future With A Credit Union™."

This day is set aside to celebrate the credit union movement's history, promote its achievements and hard work and share member experiences. This year's theme reflects how credit unions contribute to a brighter future by providing financial services, education and support to people all over the world.

As a credit union member, you can be proud to be part of a movement that has made "People Helping People" a priority for over 100 years. Thanks for being a member of CCU!




### PRESIDENT'S MESSAGE

Welcome to Fall! We are lucky to live in an area with such a colorful season that gives us time to prepare for the winter ahead. For more than 100 years credit unions have enhanced the quality of life for members by empowering them with the financial strength and confidence to build a life in the community they call home. Preparing for what's ahead empowers us to face the future with confidence.

Every day I reflect on how fortunate we are at CCU to have a great board, wonderful members, and a terrific team of experienced professionals who are dedicated to working in our members' best interest. The credit union is here for you. You can rely on the expertise of our lenders to help with financing your house, transportation, and recreational vehicles. Empowering people by providing the financing they need is a foundational building block of the credit union model. At CCU, we are local lenders, lending local money – money from our members' deposits that is invested back into the community through member loans. These loans help fund a network of growth, providing jobs, supporting the local service industries and businesses all working together to build a strong community. It is a chain of "People Helping People" – the more people the stronger the links and the further the reach.

As we face the seasonal change, please know CCU is a resource for you, for your deposits and your loans. We are a strong financial cooperative dedicated to empowering people with the financial tools they need for the life they live. Thank you for being a member of CCU. We're always here to help.

Our greatest renewable energy is our members.

## 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

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



Please join us in welcoming 3 new employees who recently joined Team CCU.



**Emily Chariton**

Receptionist/Member Services Representative  
McIndoe Street Office  
Downtown Wausau  
Since June 2022

"I enjoy working for Cloverbelt because the atmosphere is phenomenal! The Cloverbelt team welcomed me with open arms and a willingness to train. From the start they were attentive to my workspace and ensuring I was comfortable in my area. With a customer service/service industry background, I enjoy chatting with members to efficiently answer their questions regarding memberships. If I can't answer their questions, I do have an amazing team here at CCU that will assist me."



**Cassidy Pierro**

Member Services Representative  
McIndoe Street Office  
Downtown Wausau  
Since May 2022

"My favorite thing about working at Cloverbelt is the people. I started this job with such a warm welcome from my team and the members. They all made the transition as smooth as possible with their friendly approach. I couldn't ask for a better company to work for or a better environment. I'm extremely grateful Cloverbelt chose me and that I get to work here!"



**Sarah Root**

Weston Office Teller  
Since April 2022

"What I really enjoy about my job as a teller is meeting the members and seeing my old friends. I've seen a lot of my classmates from high school that I haven't seen in over a decade and it's fun seeing how they're doing. It's nice so many of them are members of CCU. I look forward to seeing the friendly faces of our members."

These talented women are wonderful additions to the CCU team – please give them a warm welcome the next time you stop in to one of our offices.

## Join the CCU A-Team

As in past years, CCU invites any kindergarten through 12th grade student of a public, private or home school who is a CCU member (or the child or grandchild of a member) to submit their quarterly report card containing one or more A's (or equivalent score) to any CCU office. A random drawing is held each quarter and 3 students in each of 4 grade groups are selected to win \$25. At the end of the school year, all eligible A-Team students are entered into a drawing for a \$300 grand prize! The first quarter drawing will be held near the end of November so students are encouraged to submit their qualifying report cards as soon as possible. Good luck, study hard and be sure to join the A-Team for a chance to win!



## CCU Lucky Kids' Club Members Help Decorate for Halloween

Lucky Lion Kids' Club Members were invited to participate in a coloring contest with the chance to win free admission to Helene's Hilltop Orchard. One child's name from the pool of those who submitted artwork will be randomly drawn at each of the three CCU offices. Thank you to all the kids who participated. Everyone loved seeing your artwork.



On display at the CCU Weston office is some of the artwork submitted by Lucky the Lion Kids' Club members.

## National Teller Appreciation Week October 3 - 7, 2022

We are extremely grateful and very lucky to have such excellent tellers. With a friendly smile, they are always happy to help. Join us in thanking them for all that they do.

# Bitcoin... Cryptocurrency...



## ...and SCAMS!!

### Beware of common approaches used by cryptocurrency scammers:

"I've got an investment opportunity for you with HUGE guaranteed profits."

"Your computer is infected, and I can fix it quickly if you pay me with cryptocurrency."

"I'd love to visit you, my online friend, but I need crypto from you to buy my ticket."

Cryptocurrency, or crypto for short, is a relatively new way to move money or pay for things. This digital "currency," with names like Bitcoin, Ethereum, Dogecoin, and many more, can be purchased through a phone app, a website, or a crypto ATM. Funds are withdrawn from your credit union account and transferred to a digital wallet (an account), either yours or one belonging to another person. In general, crypto is not a physical thing you can hold – it exists only in the digital world and transactions are largely anonymous. **When you send crypto to someone, it's gone – you cannot get the funds back if you've been scammed.**

The speed with which crypto transactions are made and the anonymous nature of transactions makes them a preferred payment method for scammers. According to the Federal Trade Commission, from January 2021 to March 2022 there was almost \$1 billion in fraud using cryptocurrency, and that's only what was reported! While people age 20-49 are more likely to be the victim of a crypto scam, those age 70-79 lose more money.

### How can you prevent being a victim of a cryptocurrency scam?

- 1. Only scammers will guarantee profits or big returns.** Don't trust people who promise you can quickly and easily make money in the crypto market. They may even provide a fraudulent statement or a small payout to make you think it's a legitimate investment. In most cases, you'll lose all of your money to the scammer.
- 2. Never mix online dating and investment advice.** If you meet someone on a dating site or app and they want to show you how to invest in cryptocurrency, or asks you to send them crypto, it's very likely a scam. Pull the plug on your virtual romance before you lose money.
- 3. No legitimate business, financial institution or government agency will demand you send crypto** to buy something, pay a fine, pay for computer support to clean a virus, pay a supposed past due bill, or for another reason. This is always a scam.
- 4. Don't buy-in to blackmail scams.** If you receive a message from someone threatening to disclose embarrassing photos or personal information about you in exchange for a crypto payment, don't do it. Even if they have this information (which is likely a scam), they may continue to ask you for more payments in the future.

CCU staff is trained to identify suspicious activity and help members we believe are being scammed, which has saved many members from losing large amounts of money. You can help us and prevent yourself from losing money by answering our questions honestly. One definite sign you're dealing with a scammer is that they instruct you to lie to your financial institution about the real reason of the transaction, because they know we'll try to stop you from sending them money. We're always available to talk if you need help to determine if a request for money is legitimate. Stop at any CCU office or call us at 715-842-5693.

## Important Notice for CCU Travelers

If you will be traveling outside of Wisconsin and plan to use your CCU debit card please remember to stop in or call any CCU office so we can activate your card for use while you're away.







## Congratulations August Winners!

Fall is a season of many colors but for three lucky CCU members the color of the month is GREEN! Lynn T. and Terri E. each won \$100 in the statewide Saver's Sweepstakes drawing for August, and Brian F. won the \$100 member's only drawing.

You could be a winner too – just open a Saver's Sweepstakes account with as little as \$25 and you'll have a chance at \$100, \$1000 or even \$5000! The more you save the more chances you have to win! For more information or to open your Saver's Sweepstakes account, just ask us!



# Home Freedom Loan

Whether it's for FUN or FUNCTION, CCU's Home Freedom Loan is a signature loan for home improvements up to \$25,000 that is FREE from hassles. Fast turnaround time gives you access to the funds quickly and extended terms help keep payments affordable.

**Talk to a CCU lender today!**



Great rate financing for ATVs, UTVs, motorcycles, campers and compact tractors.



[ccuwausau.com](http://ccuwausau.com)

HEADQUARTERS

110 McIndoe Street

715-842-5693

WAUSAU WEST

625 S. 24th Avenue

715-842-1309

WESTON

5906 Business Hwy 51

715-359-3080

MORTGAGE CENTER

Inside CCU Headquarters

715-843-4663

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