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CCU Board Chairman Pagel Retires



Over the last 45 years, Chairman Eldon Pagel has been an integral part of CCU's leadership, serving as Chairman for the past 7 years and Vice Chairman before that. Eldon has now retired from the board. We are incredibly grateful for his unwavering dedication to the credit union. We wish him all the best in his future endeavors. Thank you, Eldon!

FREE Paper Shredding Event!

April 21 - 25

CCU is celebrating Earth Day all week long!

Spring is the perfect time to clean out paper clutter. Bring your no longer needed confidential papers to any CCU location to be disposed of safely and securely.

Locked bins will be available for members to use. Limit 2 medium-size bags or boxes per member.



PRESIDENT'S MESSAGE

Spring is in the air — and so is the sweet smell of maple syrup! Just like the sap is flowing, so are the great rates on loans and deposits at CCU. Now's the perfect time to tap into the



great rates we offer - take advantage of this season of growth and savings!

CCU's 89th annual meeting was held virtually on March 6, 2025. Thank you to our members who participated by calling in. During the meeting, I reviewed the financial highlights and shared updates on credit union activities. I'm pleased to announce that three current board members were reelected to serve another three-year term. Congratulations to Terry Pisca, Beverly Folgert and Janel Doede.

At the board's organizational meeting, Joel Breitzman was elected Chairman; Scott Hunger, Vice-Chairman; Terry Pisca, Treasurer; and Beverly Folgert was elected board Secretary. Their dedication and hard work help guide CCU toward continued success. We thank them for their invaluable service to CCU and to vou, our members.

In January, we introduced REPAY, a new online portal that allows members to make payments to their CCU loan from funds at another financial institution or with a debit or credit card. This new service has been well received, and many members are already benefiting from the added convenience. Over the next year, we will continue enhancing our electronic services to make your banking experience even better.

As spring brings new beginnings, we're excited about the opportunities ahead. Thank you for trusting CCU with your financial needs - we look forward to helping you thrive this season and beyond!

Our greatest renewable energy is our members.

Happy 45th Anniversary Kathy Volkmann

Join us in congratulating Kathy Volkmann on her 45th anniversary with the credit union this month! Kathv's career at CCU began as a part-time teller through the co-op program at Wausau West High School. After graduation she became a full-time teller and over the years assumed positions as a loan secretary, loan processor/loan officer and Weston branch manager. Kathy is currently Chief Compliance Officer.



working at our main office in downtown Wausau.

The biggest changes Kathy has seen over the last 45 years involve technology and government regulations. Keeping up to date on the ever changing regulatory requirements and ensuring the credit union complies with them is an important part of her job as well as writing policies and procedures and training staff on what they need to do to comply. In the last five years, much of her time has been devoted to protecting members from fraud.

As she eases into retirement, Kathy is now working part time. We are grateful for her continued commitment to CCU. Her dedication to its successful operation is unparalleled.

Thank you, Kathy, for all that you've done, and all that you continue to do, for nearly half a century.

Happy 15th Anniversary Darak Hutchinson

As the CCU slogan goes "Our People Make the Difference."

Darak's vast experience and knowledge in all aspects of lending have prepared him for his current position of Chief Lending Officer, responsible for



the CCU Mortgage Center and the Consumer Lending Department. Darak's management style creates an environment where the staff is supported and the two departments work in concert with one another to best address the needs of our members. While the two departments serve different needs, there are times when working together can provide the best financing solution for making the member's dreams a reality. It's one of the big difference benefits of CCU. As a financial co-operative, CCU's team of local lenders lending local money thrive on the support of strong local leadership.

Please join us in congratulating Darak on his 15th Anniversary at CCU.



BEWARE!

Social Media Crime Gangs Are Actively Phishing in Wisconsin!

Responding to a social media post looking for people with accounts at a certain financial institution can open you to fraud, possibly resulting in you losing money, and leading to your involvement with criminals. Financial crime gangs are active in Wisconsin, looking for people who are willing to trade their account information for the promise of money. What's actually happening is a criminal deposits

a fraudulent check into your account then has you transfer the funds to them using your online banking, PayPal, Venmo or other funds transfer app. By the time the check is determined to be fraudulent the cash is gone, and you could be responsible for repaying the amount. They may also use your account to deposit then move "dirty" money they received from an illegal activity such as selling drugs or scamming other people.

Stay safe and protect yourself, your money and your accounts by NOT responding to this type of social media post. It is a scam.



Congratulations Saver's Sweepstakes Winners!

February Saver's Sweepstakes winners in the \$100 statewide drawing were Randy V. and James S. The \$100 winner in the CCU member-only drawing was **Beth B**.

You could be the next lucky winner! Opening your account is easy. You can open your Saver's Sweepstakes account at any CCU office with as little as \$5 and commit to saving for the next 12 months. There are no restrictions on withdrawals but the more you save, the more chances you have to earn CASH prizes.

- For every \$25 increase in your balance month over month you earn one prize drawing entry, up to six entries each month.
- At the end of every month, quarter and once annually, eligible entries will be put into drawings of all Saver's Sweepstakes accountholders at participating credit unions.
- Prize drawings are for CASH of \$100 (monthly), \$1,000 (quarterly) and \$5,000 (annually)
- In addition, every month CCU will award an extra \$100 prize to a Cloverbelt Credit Union member.

For complete details visit our website, stop in or call and speak with a CCU member services representative.









Earn Prizes Faster!



A-Team

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.

Grade K-2 Eshton Manteufel-Boers Timothy Sawall Addilyn Wadzinski

> Grade 3-5 Adam Marek Cameron Norton Piper Wadzinski

Grade 6-8 Carsyn Barwick Eliza Nelson Mazie Reed

Grade 9-12 Elizabeth Hughes Kallie Penk Travis Sondelski

Ryder Betz Aaron Davidson Sorcha Ernst-Manteufel Maxwell Perkins Jonathan Sawall **Brett Schreiber** Grade 6-8

Grade 3-5

Chloe Arrowood Skyla Brice Lillian Buchkowski Aubrey Davidson Merrick Ernst-Manteufel Brayden Hollander **Emily Hughes**

Lyla Kaetterhenry Bennett Koback Christopher Krantz Rowan Nelson Jaxon Norton Kourtney Pagel Hayden Penk **Bailey Schreiber Ethan Walters**

Grade 9-12 Ashton Arrowood Carter Barwick Andrew Camarato Leah Camarato Alice Edwardson

Grace Edwardson Taylor Hollander Skyla Komorowski Caitlin Krantz Ethan Loppnow Sara Marek Morgan Pagel Landon Penk Jaiden Reed Bryce Schalow Rydan Sondelski Mackenzie Stone Danica Sturzenegger Ashleigh Wanta Landon Wierzba

A-Team Reminder! The last day to submit your 3rd quarter report cards is April 15, 2025. New Option! You can now email your report card to: A-Team@ccuwausau.com

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