

# Construction Loan Special!



## Building Plans?

Put the financing expertise of the CCU mortgage team to work for you.

We are local lenders lending local money, taking the time to personally work with you to help make sure your construction loan is the perfect fit for you.

**Let's Talk!**  
**715-843-HOME**



Jeff



Kimberly



Monica



NMLS #456101

### PRESIDENT'S MESSAGE



As we move into 2026, it's exciting to see the continued growth and momentum at Cloverbelt Credit Union. One thing remains constant and that is, Where You Bank Does Make a Difference!

Since opening our new Mosinee branch on December 1st, we have been incredibly pleased with the positive response from both existing members and those new to CCU. It has been rewarding to see the community embrace our presence, and we look forward to continuing to build strong relationships and serve the Mosinee area for years to come.

We are also continuing to enhance the tools and technology available to our members. On April 14th, we will be launching our new Manage Cards feature to help members manage their debit cards. This new functionality will be fully integrated into our online and mobile banking platforms, meaning no separate app or login is required. From turning your card on or off, to setting alerts and managing travel plans, this upgrade puts more control directly in your hands. Be sure to check out the full article in this newsletter for more details.

This spring also brings an exciting milestone as we return to hosting our Annual Meeting in person. And not just any meeting, but CCU's 90th Annual Meeting! We are proud of our long history and the strong foundation built by our members, staff, and leadership over the years. We look forward to celebrating this special occasion together. Reservations for the meal are required so make sure you RSVP by the April 10th deadline!

April will be a busy and fun-filled month at CCU. In addition to our Annual Meeting, we will be hosting a member paper shred event and offering double PAWS stamps for our Lucky Club kids. These are several of the many ways we continue to engage with and give back to the members we serve.

As always, CCU remains committed to offering great rates on loans and deposits while providing the personalized service you expect. Whether you are looking to borrow, save, or plan for the future, we are here to help every step of the way.

On behalf of our Board of Directors, management team, and staff, thank you for your continued trust and loyalty. We are proud to serve you and look forward to another great year ahead.

*Lisa Heinenius*

Our greatest renewable energy is our members.



Cloverbelt  
Credit Union

Celebrating 90 Years

1936 - 2026

You're invited to join the Celebration!

CCU will be celebrating its 90th Anniversary  
with a special

**90th Annual Meeting**

Thursday, April 23, 2026

Cedar Creek Hotel and Conference Center in Rothschild  
1100 Imperial Ave • Rothschild WI 54474

Doors open at 5:00 pm, beer and soda will be provided (cash bar available).

The meeting starts at 6:00 pm followed by a delicious dinner, along with reports, board of directors elections and prize drawings. Joel Brietzman, Mark Haase and Lynette Arnhart are up for election.

The dinner menu includes roast beef and baked chicken served with stuffing, mashed potatoes and gravy, corn, coleslaw, dessert, coffee and milk.

Reservations are required for the meal.

**RSVP by April 10th by calling CCU's main number at 715-842-5693,  
emailing [annualmeeting@ccuwausau.com](mailto:annualmeeting@ccuwausau.com), or stopping by any CCU location.**

I hope you'll join in the festivities of this historic meeting.

Lisa Heironimus  
CEO/President



## Scam Alert! Spoofing is on the Rise

Scammers may **spoof** phone numbers, emails, or texts to look like they're coming from your credit union or another trusted source.

### Watch out for:

- Calls or texts that appear to be from us but ask for **onetime codes, card numbers, or online banking credentials**
- Emails with familiar logos or sender names, but **odd wording or urgent threats**
- Messages pressuring you to act immediately to "protect" your account

**Remember:** If you're unsure, hang up and contact us directly using the number on your card or our official website.

**When in doubt, pause and verify – it could prevent fraud.**

# A Smarter Way to Manage Your Debit Card is Coming!

We're excited to introduce **Manage Cards**, a new and improved debit card management feature coming to CU-Online and Mobile Banking on **April 14, 2026!**

This upgrade replaces the CardValet app, which will be discontinued on **April 30, 2026**. The best part? **There's no separate app to download and no separate sign on.** Everything you need will be conveniently built right into your CCU online banking experience.

## Why You'll Love Manage Cards

Manage Cards gives you more control, more insight, and more convenience, right at your fingertips:

- **Turn your card ON or OFF anytime, anywhere** – Misplaced your card? Instantly turn it off and back on when you find it, no need to call CCU.
- **Set spending limits & controls** – Customize how, when, and where your card can be used for added peace of mind.
- **Real-time alerts & notifications** – Stay in the know with instant alerts on card activity to help monitor and protect your account.
- **Enhanced transaction details** – See more than just a dollar amount, view merchant names, locations, logos, and more.
- **Track spending & insights** – Better understand your spending habits with built-in tools and insights.
- **Traveling? No Need to Call Us!** One of the most exciting new features is the ability to **add travel plans directly within Manage Cards**.
  - **If you're traveling outside of Wisconsin, simply:**
    - Enter your travel dates and destinations
    - Submit your plan
    - Enjoy uninterrupted access to your debit card while you're away

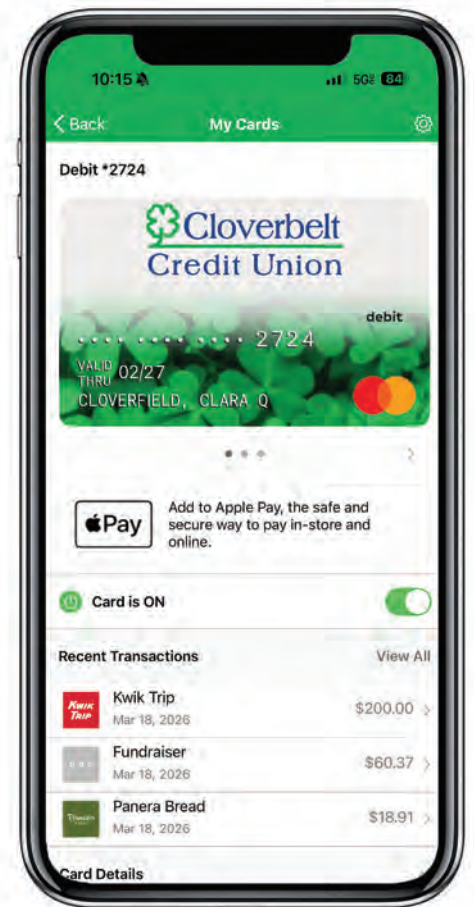
## Getting Started is Easy on April 14th:

1. Log into CCU Online or Mobile Banking
2. Click on the main menu
3. Select **"Manage Cards"**

If you've previously used CardValet, your debit cards will automatically transfer over, making your transition seamless.

At CCU, we're always looking for ways to make banking easier, safer, and more convenient for our members.

**Where You Bank Does Make a Difference, and now managing your debit card does too!**



# Congratulations Saver's Sweepstakes Winners!

**Skyla K.** was a lucky \$100 winner in the February Statewide Saver's Sweepstakes drawing. **Linda L.** was the \$100 winner in the CCU member-only drawing.

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

# Hey Lucky Kids!

## April is Double Paw Stamp Month.



Get double stamps for every deposit into your Lucky Club savings account. Earn Prizes Faster!

## Change in Terms Notice

Effective 4/1/2026, the terms of our Regular Savings Account will change the maximum age for the minor dividend type from "age 18 and under" to "age 17 and under". The revised wording will be **Members age 17 and younger will earn daily dividends on a balance of \$1.00 or more.**

## FREE Paper Shredding Event!

April 17 - 24

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.**



# A-Team

2nd Quarter - School year 2025-26



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.

We will also have prize drawings for A's earned during the 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**  
Harper Fischer  
Anna Kaetterhenry  
Owen Maahs

**Grade 6-8**  
Sorcha Ernst-Manteufel  
Norah Hall  
Maren Jensen

**Grade 3-5**  
Hayden Maahs  
Timothy Sawall  
Jonathan Sawall

**Grade 9-12**  
Andrew Camarato  
Lyla Kaetterhenry  
Tyler Pagel

### FOR

**Grade K-2**  
Eshton Manteufel-Boers  
Oran Manteufel-Boers  
Renea Sawall

**Grade 9-12**  
Jacob Anderson  
Carsyn Barwick  
Leah Camarato

Dylan Hall  
Cade Jensen  
Bennett Koback  
Emmalee Koy  
Sara Marek  
Mazie Reed  
Levi Schmirler  
Ethan Walters  
Landon Wierzba

**Grade 6-8**  
Chloe Arrowood  
Skyla Brice  
Merrick Ernst-Manteufel

Alice Edwardson  
Grace Edwardson  
Breyden Hall

## A-Team Reminder!

The last day to submit your 3rd quarter report cards is April 27, 2026.

### Easy Option!

You can email your report card to:  
**A-Team@ccuwausau.com**



ccuwausau.com

WAUSAU EAST	110 McIndoe Street	715-842-5693
WAUSAU WEST	625 S. 24th Avenue	715-842-1309
WESTON	5906 Business Hwy 51	715-359-3080
MOSINEE	850 State Hwy 153	715-692-0518
MORTGAGE CENTER	Inside CCU Headquarters	715-843-4663

Like Us on Facebook



Download the CCU app



Federally Insured by NCUA



Cloverbelt Credit Union is dedicated to making eco-friendly choices to preserve our environment for today and future generations. Printed on paper that is Green Seal® certified and contains 30% recycled post-consumer fiber.



Printed with soy-based ink.