

# Cloverbelt Named the 2<sup>nd</sup> Healthiest Credit Union in the Nation!!

(Moved up from 3<sup>rd</sup> in 2018)



Every year, DepositAccounts.com evaluates the financial health of every NCUA insured credit union in the United States - more than 5,400 total. Each institution is graded on a number of factors including capitalization, deposit growth, and loan to reserve ratios - in order to determine a comprehensive health score.

Out of 5,460 NCUA insured credit unions, DepositAccounts recognizes the top 200 who have shown exceptional fiduciary responsibility. In 2019 it is a highly distinctive honor for CCU to receive an A+ health rating and be ranked as the second healthiest credit union in the USA.

Being ranked number two this year is a great accomplishment, up from last year when CCU was ranked number three. Most impressive is the consistency of CCU's extremely high ranking on a national stage. Achieving a recognition of this status is a true reflection of CCU management providing strong, efficient and effective use of member resources.

As a Cloverbelt member you can be extremely proud of this recognition and your credit union's management.



## HAPPY SUMMER!

It's been a busy spring at CCU. Working harder to serve members better has consistently been the driving force in everything the credit union does. In May we implemented a new operating system, a new website and a new mobile app. Members are enjoying the convenient new features these services provide. We created a new personal loan product. The Home Freedom loan is designed for members to use exclusively for their home improvement projects. Easy application and quick turn around time are important features of this great new financing tool. As a member owned financial family, CCU has the unique ability to provide members with relationship-based services. Our lenders, member services and management are here for you.

CCU's prudent financial management was recognized for the fifth consecutive year by the independent rating firm of DepositAccounts.com. Being ranked as the 2<sup>nd</sup> healthiest credit union in the nation is a remarkable achievement! Special thanks are in order to all of the truly great people on the CCU staff. It is their dedication to excellence, their knowledge, skills and expertise that ensures CCU is responsibly managed in the best interest of our members.

Every year CCU looks forward to our scholarship presentation ceremony. High school graduation is one of life's most memorable events and CCU is happy to be a part of the scholarship winners' memories as they begin the next stage of their lives.

Education is an investment in the future for us all. In addition to our scholarship program, CCU supports academic achievement throughout the school year. Every year the list of A-Team students grows. We support the efforts of these 'A' students with quarterly awards and draw a student's name for the \$300 prize at the end of the school year.

Like the graduating seniors who are excited about the opportunities the future holds for them, the CCU board, management and staff also looks to the future as an exciting time of continued growth. Our slogan "Members Are Our Most Important Asset" continues to ring true and remains the focus of all that we do. Thank you for being a member of CCU.

Have a wonderful summer!

Our greatest renewable energy is our members.



## Your Sweet Tooth Is Helping Our Community Grow!

Every time you purchase a candy bar at one of CCU's locations the proceeds are pooled together and distributed to a wide variety of charitable causes. Recently, proceeds from CCU candy bar sales was donated to the Neighbor's Place for its community garden. This growing program (pun intended) enhances food security by increasing access to nutritious, locally grown produce for community members and families who visit The Neighbor's

Place food pantry. To make gardening a little bit easier this year, Cloverbelt Credit Union donated funds for the purchase of a rototiller. Kathy Rubino and Mallory McGivern from The Neighbor's Place (left) gratefully accepted the donation from CCU employees Kristi Salber and Heidi Naber.

## Congratulations Class of 2019 Scholarship Winners



For the 18th consecutive year, CCU awarded scholarships to outstanding seniors who are planning to continue their education beyond high school. When the CCU scholarship program began, only four awards were granted. This year we were pleased to present \$500 scholarships to twelve outstanding students.

Scholarships are awarded based on academic achievement, school and community involvement, work experience, education and career goals. Congratulations to our scholarship winners and to all students in the class of 2019!

Pictured (l-r) are Christina Mitchell – Wausau West, Olivia Egan – Wausau East, Erica Wendler – Wittenberg-Birnamwood, Tess Hauer – Wausau West, Emily Giese – DC Everest, Rebekah Mootz – DC Everest, Mackenzie Krach – Newman Catholic, Elliot Samuels – Newman Catholic, and Adam Moucha – Mosinee. Scholarship recipients not pictured are: Dnessa Klockziem – Marathon, Ty Tretter – DC Everest and Daria Hoesly – Edgar.



## Home Freedom Loan

CCU's new Home Freedom Loan gives you the freedom to make the home improvements you've been dreaming of! Whether it's for FUN or FUNCTION, the new Home Freedom Loan is FREE from hassles.

The Home Freedom Loan is a signature loan up to \$25,000 for home improvement projects. Apply before October 1st, 2019 and pay no fee! Fast turnaround time with terms up to 15 years to keep payments affordable. For details and to apply just call, stop in or visit the CCU website.

Home Freedom Loan	APR	Term	Payment Per \$1000 Borrowed
\$5,000-\$25,000	6.750%	60 months	\$19.69
\$5,000-\$25,000	7.250%	120 months	\$11.75
\$5,000-\$25,000	8.000%	180 months	\$9.56



# Happy 20<sup>th</sup> CCU Anniversary Monica!

Monica Bogen is celebrating her 20th anniversary with the credit union this month. Monica joined CCU in 1999 as a teller at our Weston office and subsequently worked as a membership services representative there and a loan secretary at the main office before assuming her current position as a loan officer. Monica has worked at our Westside office since 2003. Please join us in wishing Monica a Happy Anniversary!

## Monica reflects on her 20 years at CCU



It has been an amazing 20 years! I have enjoyed and grown in many positions since I began working at CCU in 1999. The staff and management team here are truly my work 'family' and we take care of one another. Cloverbelt CU cultivates an environment of integrity and I am proud to contribute to their success.

Helping people, whether achieving their dreams and goals or resolving a problem or issue, is very gratifying. I have always strived to build honest relationships with my members and they have blessed me with their trust.

Thank you to the staff and membership for sharing your lives and families with me. I look forward to many more years to come.

## Congratulations Lynn!

Lynn Thompson has been promoted to branch manager at our Southside office in Weston. Lynn joined CCU in 2017 and had been a membership services representative at our main office prior to her promotion. Lynn enjoys working with people and looks forward to getting to know the members who utilize the services in Weston. When you're in the Weston area stop in, say hello and join us in congratulating Lynn on her promotion!



## Your CCU Account Statements Available on CU-Online & Our Mobile App



A friendly reminder that you can now access your account statements at any time by logging into CU-Online or our mobile app, selecting any account then selecting "Documents." Statements will be available at the beginning of each month that you would normally receive a statement. Some members have found our online statement access to be so convenient that they no longer need paper statements. If you're enrolled in CU-Online or our mobile app and want to discontinue paper statements, just let us know. You can contact us using the "Conversation" feature in CU-Online or our mobile app, or by contacting any CCU office.

## Protect Yourself from Financial Scams

We've noticed an unfortunate increase in the number of scams being reported to the credit union recently. They range from "you won the lottery" scams to phony charities, but the most recent scams involve gift cards. Callers posing as IRS agents, the police or another authority figure tell members they owe back taxes or fines and if they don't immediately pay the fees with gift cards, usually by providing the activation code on the back, they'll be arrested. **This is NOT TRUE.**



Scammers use a variety of tactics to sound legitimate so it's easy to be fooled. There are things you can do to protect yourself but one good rule of thumb is this: if it sounds too good to be true, it probably is! Watch our Facebook page for tips to help keep you safe and protect your money.

## 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.





## – IMPORTANT REMINDER – on CCU's Mobile Deposit Feature

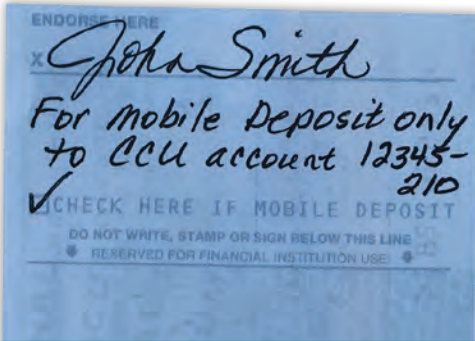
CCU members who use the **Mobile Deposit** feature on **CCU's Mobile Banking App** are reminded **the check must be properly endorsed** before taking a photo of both the front and the back prior to depositing.

The endorsement on the check must include:

- ✍ Your signature
- ✍ The words: For CCU Mobile Deposit Only to CCU Account #XXXXXXX

If your check is missing this endorsement, the mobile deposit will be rejected and you will need to bring the check to any CCU location for deposit.

After you have submitted a check through mobile deposit, it is recommended that you keep the check in a secure spot for 30 days after it has been accepted. After 30 days the check can be destroyed.



## Tools for Managing Your Finances

**Quicken**



Good news! Members who use CU-Online or our mobile app can now upload their CCU transaction information to Quicken to help manage their personal finances and budgeting. In addition, we've partnered with Mint, a financial management web platform, that allows members to view their account information from multiple participating financial institutions (including credit cards) so they can manage all of their finances from one place. For more information about Mint, go to [www.mint.com](http://www.mint.com).



## LOVE MY CREDIT UNION REWARDS

CCU is excited to offer you exclusive discounts and benefits on products and services you use every day. Credit union members have already saved over \$1.6 billion with Love My Credit Union Rewards discounts. So along with lower loan rates and fewer fees, here's another way you can save even more.

- ♥ Members get a \$100 cash reward for every new phone line when switching to **Sprint**®. Current Sprint customers will receive a \$50 cash reward for every line transferred into Sprint Credit Union Member Cash Rewards plus get a \$50 loyalty cash reward every year for every line
- ♥ Special member savings on **TruStage** auto and home insurance products
- ♥ Save up to \$15 on **TurboTax Federal tax products**



## Your Pass to Convenience

While traveling this summer, remember that your CCU debit card or ATM card can be used in the MoneyPass network with access to tens of thousands of **FEE-FREE ATMs** coast to coast. Enjoy free withdrawals, transfers and balance inquiries 24 hours a day at all CCU ATMs and at over 32,000 ATMs across the country displaying the MoneyPass logo. For a complete list, download the **free MoneyPass app** or visit [www.moneypass.com](http://www.moneypass.com).



# Cloverbelt Credit Union

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

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