

## Join Us for International Credit Union Day



**Local Service.  
Global Reach.**

On **October 17, 2019** Cloverbelt Credit Union will join with 56,000 credit unions around the world in celebration of International Credit Union Day. This year's theme is **"Local Service. Global Reach."**

There are 200+ million credit union members around the world – more than 100 million in the U.S. alone – and Cloverbelt Credit Union joins them in celebration of the not-for-profit co-operative spirit that all credit unions share.

Everything credit unions do serves the needs of members on a local scale. Credit unions impact local communities across the globe by bringing financial empowerment to their community, which inspires other credit unions to enhance their service. International Credit Union Day is an opportunity to raise worldwide awareness about the movement.

We invite you to visit any CCU location on October 17 to enjoy cookies and join the worldwide celebration of the credit union movement that has made helping people a priority for more than 160 years.




### PRESIDENT'S MESSAGE

As a CCU member, you can be proud to be a part of an 83-year old financial co-operative that is more than 17,000 members strong. As we prepare to celebrate International Credit Union Day on October 17th, it's a good time to remember the power of the people and the value of relationships. Rated as the second safest credit union in the United States, and locally voted THE BEST Credit Union, CCU continues to grow and remains firmly rooted in the areas we serve. On October 25, we will celebrate the 30th Anniversary of the CCU office in Weston.

CCU continues to provide our members with new tools, new products and new services to suit the wide variety of lifestyles and financial needs of our members.

Most recently, we've created two new loan products. The Home Freedom Loan is a signature loan up to \$25,000 to be used exclusively for home improvements, maintenance and repairs. This loan requires no collateral and can be approved quickly to respond to unexpected needs that may arise or for planned projects. Our new Home Flexity Loan was created as a home equity loan up to \$100,000 and up to 125% of the value of your home.

CCU is again helping WIFC spread the word to area students to take a stand against bullying. If you have school aged children we invite you stop in at any CCU location during the month and have them sign the pledge to take a stand against bullying. Taking the time to help your kids understand the dangers of bullying is an important first step in the prevention of this problem that exists among students of all ages.

Please join us on International Credit Union Day as we celebrate the power of good that credit unions throughout the world provide. We are full service financial co-operatives here to help people enrich their lives with the best savings and loan rates and to help our community prosper and grow.

Thank you for being a member of Cloverbelt Credit Union.

**Our greatest renewable energy is our members.**



### JOIN THE CELEBRATION!

**30th Anniversary Celebration  
of CCU's Weston Office**

**Friday, October 25, 2019**

Pop in to see us for treats and register to win one of the five **\$30 Visa Gift Cards.\***

\*Register to win October 21-25. Drawing will be held October 28, 2019.

# Introducing CCU's New Home Flexity Loan!

It's your equity – use it how you want.

Home Equity + Flexibility = Home Flexity

Home Flexity Loans are loans up to \$100,000 that allow you to borrow up to 125% of the value of your home. Money can be used for home improvements, debt consolidation, major purchases, or anything else you want. Low closing costs, quick decisions and terms to 15 years.

Contact the CCU Mortgage Center to learn more about the exclusive BIG Difference Benefits of this new loan.

Payment Example: \$10,000 loan at 6.50% for 180 months = \$87.11/mo.



## October is National Stand Up to Bullying Month

At the Wisconsin Valley Fair, WIFC radio kicked off a campaign encouraging students to **Stand Up to Bullying**. CCU is pleased to have partnered with WIFC as a sponsor of this very important program. Since the school year began, WIFC has been at area schools, football games, and business and community events inviting students to sign the pledge.

If you have school-age children, we invite you to bring them in to any CCU location during the month of October to have them sign the pledge and receive a Stand Up to Bullying bracelet. Taking the pledge and wearing the bracelet are important first steps. Experts agree those who witness bullying and are the bystanders are key to ending bullying. Nobody deserves to be tormented by the cruel and thoughtless taunting of verbal, physical or cyber attacks.

We encourage parents to take the time to discuss these important topics with their children. Brochures are available at all CCU locations.



## 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. Fast turn around time with extended terms to keep payments affordable. For details and to apply just call, stop in or visit the CCU website.





Save and **WIN WIN WIN**  
with



CCU is pleased to introduce **Saver's Sweepstakes** – a new prize-linked savings account that gives you a chance to **WIN \$100, \$1,000 or even \$5,000!**

Saving money can be a challenge. It can be difficult to get started and even harder to keep the habit going. With a Saver's Sweepstakes account, you could be rewarded for putting aside as little as \$25 each month.

**Just Announced!**

**A Special Holiday Drawing of Ten \$500 prizes will be held in November!**

Open a **Saver's Sweepstakes** account and deposit at least \$25 by **October 31, 2019** and you'll have a chance to win one of the ten \$500 Special Holiday Prizes.

**Here's how it works:**

- Open a Saver's Sweepstakes account at any CCU office and commit to saving for the next 12 months.
- For every \$25 deposited 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 across Wisconsin.
- Prize drawings are for CASH of \$100 (50 winners monthly), \$1,000 (4 winners quarterly) and \$5,000 (1 winner annually).
- In addition, every month CCU will award an extra \$100 prize to a Cloverbelt Credit Union member.
- Withdrawal restrictions apply. See us for specific terms and conditions regarding the Saver's Sweepstakes savings account.

**Don't miss your chance to win.  
Open your account today!**

For details, talk with one of our friendly membership services representatives or visit our website.



# Needed... Winter Clothes for Kids

Help local children be warm during  
our cold Wisconsin winter!

Drop off new or gently used winter coats, boots, hats and mittens at any Cloverbelt Credit Union location. No matter what kind of winter clothing you've got, there's a kid in need who would love to have it. No time to shop for coats? Monetary donations accepted at all of our locations as well.



**Cloverbelt Credit Union,  
Jim Nick Insurance  
and You!**

**People  
Helping Kids  
Keep Warm -  
Together  
We Can  
Make a Difference!**



## 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 receive a \$100 loyalty cash reward as well as 25% off select accessories in Sprint stores.
- ♥ Special member savings on **TruStage** auto and home insurance products
- ♥ Save up to \$15 on **TurboTax Federal** tax products
- ♥ Save on security services for your home from **SimpliSafe**

The more offers you take advantage of, the more you save. Start saving today at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org).

## Where's Lucky?

Members in CCU's youth savings club were recently asked to guess where the club mascot Lucky the Lion traveled over the summer. Children received a letter in the mail with seven pictures of Lucky at a variety of locations in the area. Those who guessed correctly were entered into a drawing to win one of three \$25 Visa gift cards.



## Join the CCU A-Team

Every quarter of the school year, 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 report card containing one or more A's (or equivalent score) to any CCU office. A random drawing is held each quarter and three students in each of 4 grade groups are selected to receive \$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 card as soon as possible. Good luck, study hard and be sure to join the A-Team for a chance to win!



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

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