

CCU NOW OPEN in Mosinee!



We are excited to announce our new full-service branch in Mosinee is NOW OPEN!

Located across from the airport in the Baymen Professional Building at 850 State Hwy 153, the branch offers both lobby and drive-thru service and a 24-hour ATM. The office will be staffed by some familiar faces who are relocating from other CCU offices and have roots in Mosinee, as well as some tellers who are new to CCU. We look forward to serving the financial needs of the Mosinee area with the BIG Difference Benefits of Banking at CCU.

Meet the Mosinee Branch Team Members



Mariah
Head Teller



Nikki
Lending
Specialist



Terra
Member
Service
Specialist

PRESIDENT'S MESSAGE



As we reflect on another year at Cloverbelt Credit Union, one thing remains clear, Where You Bank Does Make a Difference! In 2025, CCU once again demonstrated our commitment to giving back and staying actively involved in the communities we serve.

Thanks to the generosity of our members and the dedication of our staff, we were honored to support our communities through candy bar sales, event participation, sponsorships, and donations to many incredible local organizations. These efforts reflect who we are at our core, a credit union that believes in people helping people and investing locally.

A major milestone for CCU in 2025 was the opening of our new full-service branch in Mosinee on December 1st. This expansion allows us to better serve our growing membership in Mosinee and the surrounding communities, while continuing to provide the same personalized service our members expect. We are excited to be part of the Mosinee community and look forward to building strong relationships for years to come.

In addition to our physical growth, we continued to enhance the services we offer our members. In 2025, we introduced My Credit Score within online and mobile banking, giving members easy access to monitor and better understand their credit, another way we help support your financial well-being. Watch for several major enhancements coming in 2026 that will make banking with CCU even more convenient, as we continue to combine personalized service with modern, easy-to-use technology.

The coming year will also be a milestone for CCU as we celebrate our 90th anniversary. We are currently planning several special events to mark this occasion and look forward to celebrating with the members who have made our credit union what it is today. We are also working toward returning to an in-person annual meeting, planned for April or May. Details will be shared with all members soon.

On behalf of the Board of Directors, management team, and staff, thank you for your continued trust and support. Your loyalty allows us to grow, evolve, and continue making a meaningful difference, both financially and within our community.

Anna Heinimus

Our greatest renewable energy is our members.



Santa Visits CCU!

CCU's Lucky Lion invited members to join the fun and meet Santa on Saturday, December 13 at the CCU office on McIndoe Street. Kids had the opportunity for photos with Santa, and to enjoy crafts and snacks. It was a wonderful morning enjoyed by the kids, parents, and staff.



Lucky's Elf Crew



Face painting was one of the fun activities the kids enjoyed.



Christmas arrived early for Henry H. the lucky winner of the UTV that was on the CCU parade float. He hopped right in and gave his twin sister a ride. Harper F. was the winner of the motorcycle that was also featured on the float.



Whispering Christmas wishes to Santa



December 5th & 6th was a back-to-back **Christmas Parade Weekend** for CCU. This year's float was built around the theme of Merry & Bright. On Friday night, we participated in the Wausau Christmas Parade and then slowly, very slowly, drove our float to Mosinee so that we could participate in the Mosinee Christmas Parade on Saturday night. CCU's Lucky Lion and the Gingerbread Man were parade highlights along with Lucky's Elf Crew who walked beside the float handing candy to the kids on the parade route. The temperature was a little chilly, but the enthusiasm of the kids and their families was heartwarming. We had a great time!



CCU was greatly honored to have their float in the Mosinee Christmas Parade be voted **first place winner** by the Mosinee Chamber of Commerce. We are excited to be part of the Mosinee community and already have ideas for our float for next year.



Scholarships Available

Cloverbelt Credit Union will award \$500 scholarships to selected graduating high school seniors from the CCU field of membership in the charter counties of: Marathon, Lincoln, Wood, Portage, Clark, Langlade, Shawano and Taylor who are planning to attend a 4-year university or a 2-year technical or trade school.

To be considered, applicants must be a CCU member for a minimum of 6 months and in good standing. A member in good standing is defined as one with a minimum account balance of \$5 and no loan delinquencies. Scholarship winners will be selected on the basis of all application information submitted. Factors considered include: academic achievement, school and community involvement, work experience, and education and career goals.

Complete and submit the application along with two letters of recommendation by April 1, 2026.

Drop off completed applications at any CCU location,

Email to: president@ccuwausau.com, or

**Mail to: Cloverbelt Credit Union, Attn: Scholarship Committee,
PO Box 659, Wausau WI 54402-0659**

All applicants will be notified of the committee's decision by 5-1-26.



NEW Student Loan Program Available

Cloverbelt Credit Union is working with ISL Education Lending to offer private loans to help pay for college as well as refinance existing student loans. ISL Education Lending is a nonprofit organization with decades of student loan experience offering lower-priced loans.

ISL Education Lending offers:

- Loans for college students.
- A loan option for parents and family members who wish to borrow on behalf of a college student.
- Multiple student loan refinance options.

In addition, they offer multiple scholarship opportunities and free college planning tools to help students and families avoid overborrowing and plan smart for life during and after college.

Please note: All loans offered by ISL Education Lending are subject to credit approval.

Before applying for a private loan, we encourage you to first complete the FAFSA, or Free Application for Federal Student Aid. You should also work with your college financial aid office to explore and exhaust all sources of student financial aid before seeking a private student loan.

*Cloverbelt Credit Union is compensated by ISL Education Lending for the referral of student loan customers.

House Hunting? Let's Talk!



Now is the perfect time to take advantage of the expertise of the CCU mortgage lending team. We're here to help you explore loan options best suited to your budget. We are local lenders, lending local money, here to help you every step of the way.

NMLS
Institution ID #456101



We Finance FUN!



Great Rate
Financing for
Sleds and Trailers.

Tax Payments

As a service to our members, CCU will accept City of Wausau and Village of Weston property tax payments. The City of Wausau has three installment dates: typically January 31, April 30 and July 31. CCU will accept deposits for all three installments. However, we will only accept payments for the first installment (January 31) for the Village of Weston. Second installment tax payments for Weston must be paid directly to the Marathon County Treasurer.



Congratulations November Winners!

Rodney D., Lori J., Beth R., Linda B., and Sandra S. were the five lucky winners in the November statewide Saver's Sweepstakes \$100 drawing. Leon S. was the lucky \$100 winner in the CCU member-only drawing.

Change in Terms Notice

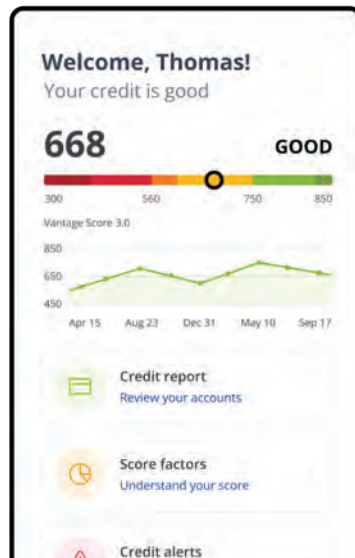
Effective 4/1/2026, the terms of our Regular Savings Account will change the maximum age for the minor dividend type from "age 18 and under" to "age 17 and under". The revised wording will be **Members age 17 and younger will earn daily dividends on a balance of \$1.00 or more.**

FREE Credit Report!

CCU is pleased to announce a new Big Difference Benefit that is available for members. **My Credit Manager** is an easy to use financial tool for real-time information on your:

- Credit Score
- Score Factors
- Credit Alerts
- Debt Analysis
- Score Simulator
- and many other features

To access **My Credit Manager** members just need to log into CU-Online (app or on a desktop computer), go to the Dashboard and scroll down to the My Credit Manager section.



A-Team

1st 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 first 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 second, 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

Oran Manteufel-Boers
Eshton Manteufel-Boers
Renea Sawall

Grade 6-8

Kiera Koback
Bennett Sapinski
Ashton Tetzlaff

Grade 3-5

Kiera Balz
Timothy Sawall
Piper Wadzinski

Grade 9-12

Dylan Hall
Emmalee Koy
Sara Marek

HONOR ROLL

Grade K-2

Addilyn Wadzinski

Grade 3-5

Jonathan Sawall

Grade 6-8

Chloe Arrowood
Sorcha
Ernst-Manteufel
Merrick
Ernst-Manteufel
Norah Hall
Christopher Krantz
Adam Marek
Tyler Wenzel

Grade 9-12

Andrew Camarato
Leah Camarato
Alice Edwardson
Grace Edwardson
Breyden Hall
Elizabeth Hughes
Lyla Kaetterhenry
Bennett Koback
Tyler Pagel
Ethan Walters

CCU will be **CLOSED**
for the following Federal Holidays:

Monday, January 19
-MARTIN LUTHER KING JR. DAY-

Monday, February 16
-PRESIDENTS' DAY-



Cloverbelt Credit Union

ccuwausau.com

WAUSAU EAST

WAUSAU WEST

WESTON

MOSINEE

MORTGAGE CENTER

110 McIndoe Street

625 S. 24th Avenue

5906 Business Hwy 51

850 State Hwy 153

Inside CCU Headquarters

715-842-5693

715-842-1309

715-359-3080

715-692-0518

715-843-4663

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Download the CCU app



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