



Why Move ... When You Can Remodel?

With so few homes for sale, why not use the equity in your home to remodel it to your liking and increase its value.

What is a Home Flexity Loan?

- Second mortgage loans up to \$100,000 secured by your primary residence*
- Repayment terms up to 15 years
- Fast turnaround time with most closings completed in three weeks or less
- Borrow up to 125% of the current value of your home for home improvements; 100% for any other purpose**

**Talk to a CCU Mortgage Specialist
to explore the option best suited
to your needs.**

*All home improvement amounts must be supported by contractor or material estimate/invoice or receipt

** As determined by a property evaluation or appraisal (which can be financed along with closing costs) 680 credit score or higher to qualify and subject to additional credit criteria. Verification of income is required.

Payment example: \$10,000 at 7.00% for 180 months = \$89.88 per month.



Congratulations Saver's Sweepstakes Winner!

Carolyn B. was the lucky \$100 winner in the January CCU member-only drawing.
You could be the next lucky winner just by opening a Saver's Sweepstakes account at CCU.
Ask us for details.

Scholarships Available

CCU will again award scholarships to outstanding graduating seniors who plan to further their education beyond high school. To be eligible for the \$500 scholarships, applicants or a member of their immediate family must be a CCU member in good standing. Applications are available from the guidance office at local high schools or via our website. The application deadline is April 1, 2023 and winners will be selected by May 1.



March Certificate Special

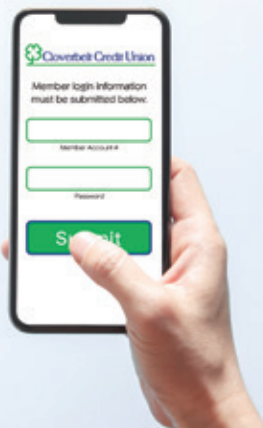
5.00%^{APY*}

15-month

*Annual Percentage Yield as of February 23, 2023 and is subject to change without notice.
\$50,000.00 minimum deposit. Other rates and terms available: \$5,000.00 - \$49,999.99 4.25% APY 15-month.
Penalty may be imposed for early withdrawal. NCUA insured.



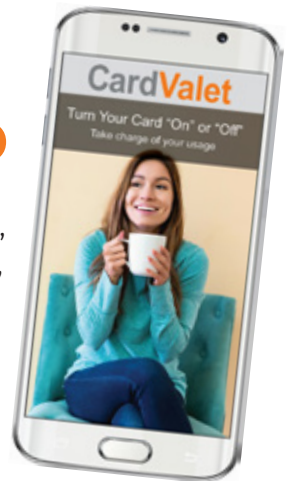
FRAUD ALERT



It's always a bad idea to share your online banking login information, especially with someone you meet online. An online friend or love interest who asks for your login so they can remotely deposit a check is involving you in a **SCAM** that could result in **YOU** losing money. Having your login also allows a scammer to initiate money transfers and payments out of your account and into their pocket.

Travel Security Tip

If you're planning a vacation, before you pack your bags, you'll want to download the **CardValet® app** on your phone. It's **FREE** and gives you control of your CCU Debit or ATM card right from your smart phone.



CardValet helps you to manage and protect your accounts from fraud with customizable alerts and services available 24/7. You can turn your card on and off, set alerts based on merchant or transaction type, amount and location. The app is easy to use and easy to download from Google Play or the iTunes App store. In the event your card is lost or stolen it's easy to use the app on your phone to shut off access to your card. Visit with CCU member services if you have questions.



ccuwausau.com

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WESTON
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