

## Let's Talk...

### Your Home's Equity

As home values increase, and interest rates rise, now is an ideal time to explore your mortgage financing options. Let's talk about what you are interested in doing. Consolidate debt, purchase a new vehicle, remodel your current home, refinance to lower your payments, or even take a vacation. Let's talk about your needs, then let a CCU home loan specialist get to work for you. CCU offers a unique selection of home loan products. We'll put together a variety of scenarios to help you determine which of the financing options best suit your needs, your lifestyle, and your budget.

Let's Talk ... put the expertise of the CCU mortgage lending team to work for you.



Jeff Frolik  
715-842-6351



Kim Hartleben  
715-842-6349



Monica Bogen  
715-842-6368



### HAPPY SUMMER!

The CCU tag line: "Where you bank does make a difference" rings true in so many ways. Not only with the diversity of resources we offer but, most importantly, it is the personal touch from our many longtime employees. The employment longevity of our staff is a testament to CCU's supportive work environment, with the benefits they need. We are grateful to each and every employee for their expertise and dedication to the credit union. Continuity of staff provides CCU a strong core, which benefits everyone. As a member owned financial family we have the unique ability to provide members with relationship-based services. Building relationships has distinct advantages for both staff and members.

We encourage you to take advantage of the expertise CCU staff can provide, whether you're saving or borrowing. We have been a steadfast financial resource for our members for nearly 90 years. Together we can navigate through a changing environment with strength and confidence.

CCU began awarding scholarships to graduating high school seniors in 2000 and since that time we've awarded nearly \$120,000. I'm pleased to announce this year CCU awarded fourteen \$500 scholarships. Education is an investment in the future for all of us. Throughout the year CCU supports a wide range of academic, artistically creative performing, and visual arts programs in our schools. CCU's A-Team is a quarterly academic recognition and awards program honoring students with drawings for cash prizes. Supporting young members academically, athletically, and creatively is a vital part of our mission.

Our greatest renewable energy is our members.



## Sizzling Summer Certificate Specials

**2.40%** apy\* 21-month      **2.25%** apy\* 18-month

\*Annual Percentage Yield subject to change without notice. Minimum \$5,000 deposit. Penalty may be imposed for early withdrawal. NCUA insured.

# Congratulations Class of 2022 Scholarship Winners

For the 21st 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 are pleased to present \$500 scholarships to 14 outstanding students.

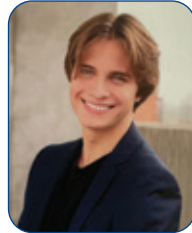
Scholarships were awarded based on student's academic achievement, school and community involvement, work experience, education and career goals. Please join us in congratulating this year's scholarship winners and all class of 2022 graduates.



**Kolton Anklam**  
Wausau West High School



**Mattea Baeseman**  
Wausau West High School



**Jared Fuls**  
Mosinee High School



**Julie Goetsch**  
Wausau East High School



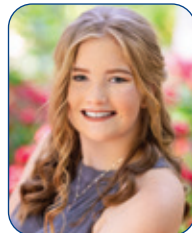
**Jack Hoelter**  
Newman Catholic High School



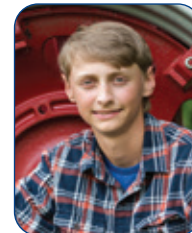
**Malia Hoesly**  
Edgar High School



**Vanessa Krueger**  
Marathon High School



**Mariah Marquardt**  
Wausau West High School



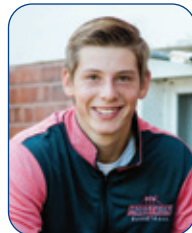
**Cody Murkowski**  
Athens High School



**Emma Pagel**  
Wausau East High School



**Sarah Perkins**  
D.C. Everest High School



**Ben Robbins**  
Marathon High School



**Jacob Schuster**  
Seton Home Study



**Adrianna Sturzenegger**  
Excel Enrich Achieve Learning Academy



## Congratulations May Saver's Sweepstakes Winners!

Three CCU members were lucky winners in the May Saver's Sweepstakes drawing! **Monica B.** and **Lucille S.** each won \$100 in the statewide drawing and **Eugene V.** was the winner of \$100 in the CCU member-only drawing. Congratulations to all!

Saver's Sweepstakes is a prize-linked savings account that helps you save money and gets you entered to win cash prizes through monthly, quarterly and yearly drawings. For each \$25 you deposit, you get one entry into each drawing (up to a maximum of 6 entries per month). In addition to a chance to win, members establish good savings habits and watch their money grow.

For more information, visit our website, give us a call or stop in to open your account. You could be the next winner!



# ! Don't Fall For A Gift Card Scam !

Gift cards are the most common way scammers seek payment from their victims, according to the Federal Trade Commission. Someone may ask you to pay for something by putting money on a gift card, like Google Play, iTunes, Walgreens, Target, Best Buy, or other card, then give them the numbers on the back of the card. If they ask you to do this, they're trying to scam you. **No legitimate business or government agency will insist you pay them with a gift card. Anyone who demands to be paid with a gift card is a scammer.**

These are examples of how scammers try to lure you into their scheme:

- ! A caller says they're from the IRS or Social Security and you need to pay taxes or a penalty with gift cards or you'll go to jail.
- ! Someone from "tech support" says your computer has a virus and they can remove it for you if you pay with gift cards.
- ! A person you met online tells you they need money to buy a plane ticket to visit you, pay fees to leave their country, or pay another expense related to seeing you.
- ! You're told you won a lottery you never entered but need to pay fees and taxes with gift cards to receive the payout.
- ! Someone pretending to be a friend or family member says they need money for an emergency and ask you to pay with gift cards.
- ! You sell an item or apply for a job online and receive a check for more than expected with the sender asking you to return the overpayment using gift cards.

If you paid a scammer with gift cards, contact the company that issued the card right away. If funds haven't been removed from the card yet, you may be able to recover some or all of your loss. You should also visit [ReportFraud.ftc.gov](http://ReportFraud.ftc.gov) to report the fraud to the Federal Trade Commission. The FTC or AARP websites have more information about preventing yourself from being scammed.



There are more reasons than ever to love being a member of Cloverbelt Credit Union!

Your credit union membership is about the trust and care of community, built around where you live, work and play. That's why CCU membership saves you money through exclusive

member-only offers through our trusted partners. Through Love My Credit Union Rewards, credit union members have saved over \$2 billion with offers like:

- ♥ Savings on tax preparation with [Turbo Tax](#) (online) and [H&R Block](#) (in person).
- ♥ Exclusive discount from the [TruStage Home & Auto Insurance Program](#).
- ♥ Members can save up to \$360 on their wireless bill by switching to no-contract wireless.
- ♥ Members can save up to 35% on [IdentityIQ](#) credit report monitoring and identity theft protection.
- ♥ Exclusive access to home tech support and protection with [Asurion Home+](#).
- ♥ Members save on [SimpliSafe](#), the #1 expert pick for home security.
- ♥ Exclusive access to the Love My Credit Union Rewards Powersports, RV & Boat Buying Program.
- ♥ Save on car maintenance + get \$10 off your first service using [CarAdvise](#).
- ♥ Save 40% on a 1-year membership to [Sam's Club](#).
- ♥ Build your credit history with rent and save up to 30% with [Rental Karma](#).
- ♥ Save \$40 on [Calm](#), the #1 app for meditation and sleep.
- ♥ Save on your Travel and Entertainment needs like Car Rentals, Hotels, Theme Parks, Movie Tickets and more!

Learn how your CCU membership gets you all these exclusive savings and more at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org). Check them out and start enjoying credit union member benefits you never knew you had.

# Important Notice for CCU Travelers

If you will be traveling outside of Wisconsin and plan to use your CCU debit card or HELOC Mastercard®, please remember to stop in or call any CCU office so we can activate your card for use while you're away.



## Still Receiving Paper Statements But Don't Want or Need Them?

Tired of waiting for your CCU statement to arrive in the mail? Members who are enrolled in **CU-Online** or who use our **mobile banking app** can view, download and print their statement by choosing any account on their dashboard, selecting Documents, then picking the statement they want to view. Not only will you be able to access your current statement earlier each month, you'll also have access to at least 12 months of online statements that you can view, download and print anytime.

To stop receiving paper statements you can send us a message through online banking letting us know, and we'll stop mailing paper statements to the account you are logged into. You can also call or stop in at any CCU office and request your paper statements be stopped.

Haven't enrolled in online banking yet? Visit our website at [ccuwausau.com](http://ccuwausau.com) or download the **Cloverbelt CU Mobile Banking app** and enroll. Look for more information on our website under the eServices tab or call us at 715-842-5693 if you need help enrolling.

# Catch a Great Rate on Whatever Floats Your Boat!



There is no better time than now to visit with a CCU lender and check out our rates on boats, trailers, ATVs or anything else you need to make your summer FUN!



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

HEADQUARTERS	110 McIndoe Street	715-842-5693
WAUSAU WEST	625 S. 24th Avenue	715-842-1309
WESTON	5906 Business Hwy 51	715-359-3080
MORTGAGE CENTER	Inside CCU Headquarters	715-843-4663

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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.