

Congratulations!



Lisa Hieronimus
CCU's New President

Lisa joined CCU as a high school student in 1993 as part of a cooperative program with Wausau West. She worked at the credit union throughout college and after graduation was hired full time as Director of Accounting. Over the years Lisa continued her education and assumed positions of increasing responsibility before being promoted to Executive Vice President/Chief Financial Officer in June 2017. Lisa's expertise in financial management and 30 years of dedicated service to the credit union make her the perfect person to assume the Presidency.



CEO'S MESSAGE

A lifetime. That's how long I've been employed at CCU. It doesn't feel like it until I look back at everything that's happened. Personally, I got married, had two wonderful children, watched them grow up and leave the nest, and now have two beautiful and energetic grandchildren, and in a blink of an eye made it past social security age! They say the days sometimes can be long, but the years fly by. They surely did but it's been a great ride and I've loved every minute of my career at CCU.

Back in 1982, I was hired by CCU's previous President, Jim Becker, and I succeed Jim in July of 1999. Having only two presidents over 42 years is one for the record book, I imagine? Over those 42 years I am proud that we were able to always serve the members of our credit union with the financial products and services they needed, and continued to grow and keep the credit union financially strong. We also persevered through the many ups and downs in the financial world over the past 25 years including COVID19 and recession fears. Through it all, I was fortunate to work with an outstanding group of management and staff members, and dedicated Board members, whose mission was to always strive to do what was best for the members and staff, and to keep the credit union successful so we continue to be around for at least another 100 years.

So this is kind of a long goodbye as I will continue to serve as CEO until spring. However, I am excited to announce that the Board of Directors has selected Lisa Hieronimus, the credit union's Executive Vice President, as Cloverbelt Credit Union's next President. I am fortunate to have worked with Lisa for 30 years and I look forward to seeing the credit union continue providing our members with great service and value under her leadership.

From all of us at CCU, Happy New Year!

Our greatest renewable energy is our members.



CCU's 88th annual meeting will be held March 7, 2024. This will be a virtual meeting and members are invited to join by phone. The meeting will start at 3:00 pm and will be limited to our regular agenda items, including reports and board of director elections.

Board members up for election are Eldon Pagel, Jim Nick and Marty Krach.

Registration must be completed by February 29th and will close after that date. To register, members must email us at annualmeeting@ccuwausau.com or call us at 715-842-5693 and provide their full name, phone number they will be calling from, and their email address (if applicable). Members registered by this date will receive instructions for joining the meeting by phone, along with the meeting agenda and annual report, by March 6th.

Protect Yourself By Naming a Trusted Contact



To help you protect your money, help us to contact you if we notice suspicious activity, or if we just have trouble getting in touch with you, we've started a **Trusted Contact program**. This program allows any member, **regardless of age**, to name one or more trusted people that the credit union can contact, in addition to you, if we suspect you're being influenced by a scammer, are a victim of financial exploitation, or in other specific circumstances. Your Trusted Contact cannot perform transactions on your account, make any changes, or prevent you from performing transactions or making changes. Their role is to assist the credit union with protecting you against potential fraud, scams, and financial exploitation, and help us stay connected to you.

Who should you name as a Trusted Contact? Choose someone reliable and trustworthy – a family member, close friend, or attorney – and let them know you named them. You can change or remove your Trusted Contact at any time by providing us with a written notice. Remember to keep us updated if they change their phone number or other contact information.

Adding a Trusted Contact is easy and requires your signature on a completed authorization form. If you have questions, want to add a Trusted Contact to your account, or would like us to send you more information, visit any Cloverbelt Credit Union office or call us at 715-842-5693.

Congratulations November Winners!



Three CCU members are starting the year \$100 richer as winners in the most recent Saver's Sweepstakes prize drawing. **Teddy B.** and **Patricia P.** were the statewide winners and **Starla H.** won the CCU member-only drawing.

The new year is a perfect time to open a Saver's Sweepstakes account. See our website, give us a call or stop in for more information.

Let's Talk... Freedom or Flexity

The start of a new year is a time for making resolutions and plans for the year ahead. It's also a great time for reviewing your finances. If you have plans for making home improvements or remodeling, now is the time to take advantage of the expertise of the CCU Lending Team. We're here to help you explore the options and learn about the unique differences of each type of loan. Give us a call. Isn't it nice to know CCU's local lenders are lending local money and the lending decisions are made right here at home.

Home FREEDOM Loan



Home FLEXITY Loan



Attention Business Owners

Starting January 1, 2024 FinCEN, a department of the United States Treasury, will require many existing legal entities to register with the agency. In general, this includes LLCs, corporations, partnerships, and other non-exempt entities that are already required to register with the state government. The registration includes reporting their beneficial owners and a control person, along with the personal identifying information of those people. A beneficial owner is defined as an individual who, directly or indirectly, owns a 25% or more stake in the legal entity. A control person is defined as one individual with significant responsibility to control or manage the legal entity. Existing entities that are required to register must do so by 12/31/2024.

While the credit union does not play any part in this registration requirement, we wanted to inform affected members of their obligation to report. You can find more information at www.fincen.gov/boi.

Please note: There are already scammers sending fraudulent emails, texts and letters about the required registration. To be safe, only submit your registration through the official FinCEN website, not through a link or QR code sent to you by email, text or letter.

Thank You to Everyone Who Purchased Candy Bars!

Your sweet tooth funds donations to a wide variety of charitable organizations.

A donation of wish list items was made to the **Aspirus Family House**. This 10-bedroom home offers a safe, affordable and healing place to stay for patients who must travel to Wausau for specialty care, or those who have a loved receiving care.



Pictured L-R: Tasha Stencil, Manager Aspirus Family House and CCU employees Kimberly and Kim.



The mission of **The Women's Community** is to provide specialized services and resources to people in central Wisconsin affected by domestic violence, sexual assault, stalking and human trafficking. We were happy to help with a donation of items from their wish list.

Pictured L-R: Staff of the Women's Community: Jake, Director of Administration; Lane, Victim Advocate; Brenda, Victim A dvocate; Allie, Volunteer Program Assistant and CCU staff members: Kimberly and Kim.

Will You be the Next Member to WIN \$100 for enrolling in eStatements?

Congratulations to past winners **Lori U., Sara G., Cheng L., Mitchell B., Sharon B., Amanda B., Marissa S., Kim N., and Romeo B.**

Keep your account information safe, save a tree, and be entered into a monthly drawing for \$100. Use our CU-Online home banking site or our mobile banking app to monitor your account activity and view, download or print your statements. Users who log into online banking in January and agree to STOP paper statements will be entered into a drawing to win \$100. Just tap any account, select "Documents," then accept the E-SIGN disclosure to automatically stop paper statements.

New users can select the "Enroll" link at the top of our website or download the Cloverbelt CU Mobile Banking app from their favorite app store and enroll. If you need help, call us at 715 842-5693 or visit any CCU office.



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.

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, 2024 and winners will be selected by May 1.



in Memory of Neena

Cloverbelt Credit Union made a donation of gifts in memory of Neena Pacholke, TV-9 News anchor, to the WAOW TV-9 Toys for Tots campaign.



Pictured L-R: CCU staff: Emily, Kimberly, Jenny, Angie, and Nikki.

A-Team

1st Quarter - School year 2023-24



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	Grade 6-8
	Timothy Sawall Brett Schreiber Kian Vellanki	Cade Jensen Hayden Penk Bennett Sapinski
	Grade 3-5	Grade 9-12
	Aaron Davidson Norah Hall Graison Utech	Teagan Lindman Landon Penk Thomas Schuster

TOZOR FOR	Grade K-2	Leah Camarato Gavin Cole Aubrey Davidson Merrick Ernst-Manteufel Grant Hillman Brayden Hollander Lyla Kaetterhenry Emmalee Koy Christopher Krantz Rowan Nelson Mazie Reed Bryce Schalow Aidan Utech Landon Wierzba	River Koy Caitlin Krantz Ava Krueger Sara Marek Liza Mueller Dylan Neuendank Tyler Pagel Kallie Penk Jaiden Reed Anthony Schuster Katie Schuster Rydan Sondelski Travis Sondelski Mackenzie Stone Jacob Zimmerman
	Grade 3-5	Eshton Manteufel-Boers Lincoln Muenchow Sorcha Ernst-Manteufel Maren Jensen Eli Krautkramer Jonah Luter Adam Marek Eliza Nelson Jonathan Sawall Bailey Schreiber	Grade 9-12
	Grade 6-8	Chole Arrowood Carsyn Barwick	Ashten Arrowood Carter Barwick Breyden Hall Dylan Hall Taylor Hollander



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

Like Us on Facebook



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.