



APRIL 2023

# NEWS & VIEWS

## Are You Protected?



We almost never plan for the unexpected and never consider how often the unexpected actually occurs. Protecting your loan at Cloverbelt Credit Union is affordable and simple. Last year we saved our participating members over \$68,500 with claims paid covering issues involving loss of life, accidental dismemberment, terminal illness, hospitalization stays, family medical leaves, and disabilities from temporary or permanent illness or injury. During these difficult times we all face, the protections offered may preserve your credit score, future borrowing, current savings/assets, standard of living and of course your family and peace of mind.

Enrollment is easy; call one of our knowledgeable loan officers to discuss the benefits and options available.

Your purchase of Debt Protection is optional and will not affect your application for credit or the terms of any credit agreement required to obtain a loan. Certain eligibility requirements, conditions, and exclusions may apply.



### PRESIDENT'S MESSAGE

Spring is an exciting season. We're all ready to get out and enjoy warm weather activities. Boating, camping, golfing, baseball, motorcycle riding – the list goes on and on. Our lenders always enjoy this time of year, when they help members finance what they need for the spring and summer activities they love.

Our staff has a wealth of financial knowledge that can be extremely helpful in making sound decisions when it comes to making major purchases like a home and vehicles. Building a relationship with CCU staff gives you the advantage of having a go-to person for your financing needs. Stop in or call to visit with them about your ideas and take advantage of their expertise.

April has been designated as National Credit Union Youth Month. We are pleased to offer an incentive for our youngest members when they make deposits to their account. Throughout the year, CCU's Lucky the Lion Savers Club engages our youngest members in a variety of activities. It's a great opportunity for kids to become familiar with the credit union and saving for the future.

CCU's 87th annual meeting was held virtually on March 2nd, 2023. Thank you to the members who participated by calling into the meeting. In addition to the financial overview and report on credit union activities, two current board members were reelected to serve a three-year term. Congratulations to Joel Breitzman and Scott Hunger.

At the board's organizational meeting Eldon Pagel was elected Chairman; Scott Hunger, Vice-Chairman; Terry Pisca, Treasurer; and Beverly Folger was elected board Secretary. We are grateful for our board's expertise and their steadfast commitment to Cloverbelt Credit Union.

As a financial cooperative deeply rooted in the community, CCUs longstanding board and management team are dedicated to working in the best interest of our members. We are forever mindful of the trust and confidence members place in the credit union to provide a safe and secure place for their money. Thank you for being a member of CCU. Where you bank does make a difference.

Our greatest renewable energy is our members.

## April is National Credit Union Youth Month

Big dreams start with small steps. Similarly, young members who deposit small amounts on a regular basis can watch their savings grow and make their big dreams come true.

This year's theme for National Credit Union Youth Month is "Unleash the power of saving at your Credit Union!" Learning this good financial habit at a young age will set them on the path to successful financial well-being and help them achieve their dreams.

To help them along, this month CCU is giving kids **two PAWS stamps (Points Are Worth Something) for every \$5.00 deposited into their Lucky Club savings account**, which they can collect

and redeem for cool rewards like gift cards for food, movies, and even for spending.



# Congratulations Nikki on Your 10<sup>th</sup> CCU Anniversary!



Nikki Kwarcianny loves cars! She attended her first car show when she was just 8 months old and she's gone to the MSRA Back to the 50s car show in Minnesota every year since then. Nikki also loves the Iola Car Show and of course she loves to drive her Cadillac. Her love of cars makes her job at CCU the perfect fit. She began as a teller and has moved on to become a loan processor and loan officer specializing in indirect lending. Please join us in congratulating Nikki on her 10th Anniversary at CCU – we are lucky to have her passion for cars carry on into vehicle lending.



## APRIL CERTIFICATE SPECIAL

**5.00** APY\*  
● 15-month

\*Annual Percentage Yield as of March 31, 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.

## Congratulations February Saver's Sweepstakes Winners!



Four CCU members experienced the "luck of the Irish" when their names were selected as \$100 winners in the most recent Saver's Sweepstakes drawing held just before St. Patrick's Day. **Barbara J.**, **Jeanette W.**, and **Paul H.** were statewide winners and **David S.** was selected as the CCU member-only winner.

Although luck doesn't hurt, anyone with a CU Saver's Sweepstakes account is eligible to win the \$100 monthly, \$1,000 quarterly or \$5,000 annual drawing. You simply deposit at least \$25 into this special account and you get one entry into each drawing (up to a maximum of 6 entries per month). Drawings are held around the 15th of every month for those who made a deposit the month before.

You could be the next lucky winner! Open your Saver's Sweepstakes account today!





## 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 6.50% fixed for 120 months = \$113.55 per month.



**Love My  
Credit Union®  
rewards**

Everyone is looking for ways to save money, and that's just what Love My Credit Union Rewards is all about.

Your CCU membership saves you money through exclusive member-only offers through our trusted partners. Credit union members have saved over \$2 billion in discounts through Love My Credit Union Rewards. You can save too with valuable discounts from these partners:

- ♥ Save up to \$15 on **TurboTax** federal products.
- ♥ New **H&R Block** users save \$25 on in-office tax preparation.
- ♥ Switch to **Xfinity** Mobile and save PLUS get a \$25 cash reward for each new mobile line activated.
- ♥ Switch to **Spectrum** mobile and save PLUS get a \$50 cash reward for each new mobile line activated. Call 833-804-3916 to access the special member offer.
- ♥ Get trusted protection at true savings with the **TruStage Auto & Home Insurance** Program. Call 800-789-6286 for your FREE no-obligation quote.

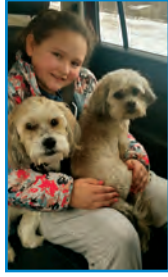
Visit the CCU website to directly access all of your credit union member discounts.



## Lucky Kids Love Animals

Last month kids in our Lucky the Lion Savers Club were invited to submit a picture of themselves posing with their pet in recognition of National Love Your Pet Day. For each photo we received, CCU made a \$5.00 donation to the Humane Society of Marathon County. Thanks to all the wonderful pictures we received, CCU was able to make a nice donation to the animal shelter.

Pictured: Chloe with her dogs, Baxter and Buddy.



## We Finance Fun!



Whether you're hitting the trails or headed to the show ring, CCU is here with great rate financing for your new horse trailer. Great rate financing for a new truck to pull your trailer too. Let the dealer know that you are working with CCU and contact your CCU loan officer for financing arrangements.

# A-Team

2nd Quarter - School year 2022-23



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 second quarter. A random drawing was held for 3-\$25 cash awards in each of the four age groups.

Student members are reminded to submit their official quarterly grades to be eligible for future drawings. All student submissions are eligible for the \$300 grand prize drawing at the end of the school year.

### WINNERS

#### Grade K-2

Balz, Keira  
Sawall, Jonathan  
Wesenick, Quinlynn

#### Grade 6-8

Hall, Dylan  
Koy, Emmalee  
Schuster, Anthony

#### Grade 3-5

Heckendorf, Mirra  
Luter, Jonah  
Penk, Hayden

#### Grade 9-12

Burrows, Lydia  
Hieronimus, Brianna  
Robbins, Katie

### HONOR ROLL

#### Grade K-2

Baker, Easton  
Bets, Ryder  
Krautkramer, Eli  
Sawall, Timothy  
Schreiber, Brett

#### Grade 6-8

Alwin, Ava  
Barwick, Carsyn  
Buhr, Walker  
Camarato, Andrew  
Camarato, Leah  
Edwardson, Alice  
Heckendorf, Julia  
Heckendorf, Kaleb  
Jirgl, Everly  
Kaetterhenry, Lyla  
Kloth, Lilia  
Kloth, Tanya  
Loppnow, Ethan  
Marek, Sara  
Pagel, Brianna  
Penk, Kallie  
Reed, Mazie  
Schmirler, Levi  
Sondelski, Rydan  
Wierzba, Landon

Ellenbecker, Celina  
Fritsch, Morgan  
Gacke, Evan  
Hall, Breyden  
Hamann, Pierson  
Hollander, Taylor  
Johnson, Grayson  
Kloth, Viktor  
Koslowski, Jared  
Koslowski, Lauren  
Krantz, Caitlin  
Krueger, Ava  
Malbone, Arianna  
Mueller, Liza  
Pagel, Madison  
Pagel, Tyler  
Penk, Landon  
Reed, Jaiden  
Sapinski, Cayden  
Schmirler, Sarah  
Schuster, Katie  
Schuster, Thomas  
Sondelski, Travis  
Stone, Mackenzie  
Storik, Angel  
Tlusty, Hailey  
Traska, Kali  
Wierzba, Morgan  
Wilker, Zachary

#### Grade 3-5

Alwin, Evelyn  
Anklam, Sophie  
Arrowood, Chloe  
Balz, Erica  
Balz, Makayla  
Ernst-Manteufel, Merrick  
Ernst-Manteufel, Sorcha  
Hollander, Brayden  
Kloth, Gregory  
Krantz, Christopher  
Marek, Adam  
Nelson, Eliza  
Nelson, Rowan  
Sapinski, Bennett  
Schreiber, Bailey

#### Grade 9-12

Arends, Claire  
Arrowood, Ashton  
Barwick, Carter  
Cayley, Charlie  
Cayley, Jack  
Edwardson, Grace



# Cloverbelt Credit Union

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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