

## Congratulations Janel!



Please join us in congratulating Janel Doede, who is celebrating 40 years with the credit union this month! Janel joined CCU in 1980 as a teller/membership services clerk at the old Tigerton branch office. Since then she's assumed positions of increasing responsibility at the credit union including being branch manager at our Weston office for several years in the mid-1990s. Since 2002, Janel has been Assistant Vice President/Director of Membership Services at our main office in downtown Wausau.

Janel has seen a lot of changes in 40 years particularly with regard to banking technology and computerized services. But one thing has remained constant - CCU's commitment to our members and their financial well-being. Congratulations again Janel - thanks for being a part of the CCU team for 40 years!



This photo was taken in 1980 at the ribbon cutting ceremony for our Tigerton office. Standing next to Janel on the left is current CCU board chairman Eldon Pagel and cutting the ribbon is former board chairman Elroy Zemke. Others in the picture are former board members and employees of CCU.




### PRESIDENT'S MESSAGE

2019 was a year of accolades, celebration, new loan products, a new savings program, a new website, a redesigned mobile banking app and significant updates to CU-Online home banking. The convenient new features of the app and CU-Online have made it even more convenient to bank at CCU anytime from anywhere. Members have been very pleased with these enhanced banking tools.

Receiving the highest accolades both nationally and regionally reinforces what CCU members already know: where you bank does make a difference! Nationally, CCU was ranked 2nd healthiest credit union in America by the independent rating firm DepositAccounts.com. Regionally, we were honored to be voted THE BEST Credit Union in Marathon County by the readers of the Wausau Daily Herald. As a CCU member you can be extremely proud of your credit union being recognized for outstanding management and service.

In October of 2019 we celebrated the 30th Anniversary of our Weston office. And in January, as we begin the new year, we will be honoring Janel Doede for her 40 years of service to the credit union. Throughout 2020 we will be recognizing other staff members for their many years of service. The continuity of CCU's management and staff contributes to the operating efficiency and excellent service we are able to provide to our members.

In 2019 we created two new unique loan products to help our members finance home improvement projects and other expenses. Please take a few moments to read about the Home Freedom and the Home Flexity Loan on the inside pages. The driving force behind CCU's financial mission continues to be local. Local lenders lending local money - keeping our community strong.

If you haven't already opened a Saver's Sweepstakes savings account, you should consider the benefits. CCU has had numerous winners and we look forward to seeing more of our members joining this program.

Happy New Year from all of us at CCU.

Our greatest renewable energy is our members.



## Congratulations to CCU's November Winners

Two lucky CCU members were winners in the November Saver's Sweepstakes drawing held in mid-December! Pauline N. was a statewide winner of \$100 and Kathy V. won \$100 in the monthly CCU member-only drawing. Congratulations to both ladies who are happy to be starting the new year with a little extra money in their pocket!



# Save and WIN WIN WIN with



Last fall we introduced Saver's Sweepstakes, a new prize-linked savings account that gives members a chance to win \$100, \$1,000 or even \$5,000! Since then we've had TEN lucky winners (who each won \$100!) That's \$1,000 in prizes just to CCU members alone!!

## Just Announced!

As of January 1, 2020, the Wisconsin Credit Union League will be awarding 75 monthly \$100 prizes instead of 50 and 5 quarterly \$1,000 prizes instead of 4. They also plan to continue the special holiday drawing in November where they give away 10 \$500 prizes. Total cash prizes for the year will now be \$120,000.00.

CCU is one of 36 credit unions across Wisconsin to offer this special savings program. Participating members earn one entry into the monthly, quarterly and annual drawings for every \$25 they deposit into their Saver's Sweepstakes account (up to a maximum of six entries per month). The more you save, the more chances you have to win!

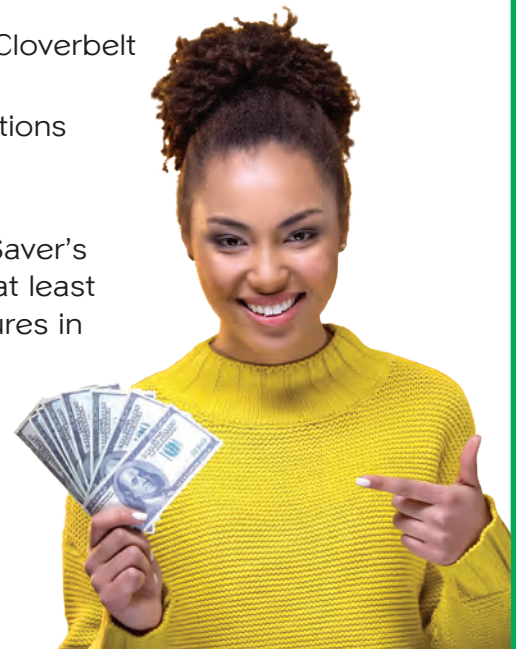
## Here's how it works:

- Open a Saver's Sweepstakes account at any CCU office and commit to saving for the next 12 months.
- For every \$25 deposited you earn one prize drawing entry, up to six entries each month.
- At the end of every month, quarter and once annually, eligible entries will be put into drawings of all Saver's Sweepstakes account holders at participating credit unions across Wisconsin.
- Prize drawings are for CASH of \$100 (75 winners monthly), \$1,000 (5 winners quarterly) and \$5,000 (1 winner annually).
- In addition, every month CCU will award an extra \$100 prize to a Cloverbelt Credit Union member.
- Withdrawal restrictions apply. See us for specific terms and conditions regarding the Saver's Sweepstakes savings account.

The next drawing will be held January 15th; anyone who opened a Saver's Sweepstakes account before December 31st, 2019 and deposited at least \$25 during the month will be eligible to win. Watch for winners' pictures in future issues of the CCU newsletter.

**Don't miss your chance to win.  
Open your account today!**

For details, talk with one of our friendly membership services representatives or visit our website.



# Home Flexity Loan!

It's your equity – use it how you want.

Home Equity + Flexibility = Home Flexity

Home Flexity Loans are loans up to \$100,000 that allow you to borrow up to 125% of the value of your home. Money can be used for home improvements, debt consolidation, major purchases, or anything else you want. Low closing costs, quick decisions and terms to 15 years.

Contact the CCU Mortgage Center to learn more about the exclusive BIG Difference Benefits of this new loan.

Payment Example: \$10,000 loan at 6.50% for 180 months = \$87.11/mo.



We Finance  
**Fun!**

Great Rate Financing for Snowmobiles,  
ATVs, UTVs, Compact Tractors,  
Trailers and Accessories.

## Choose a Home Freedom Loan

The CCU Home Freedom Loan is designed for members who want to make home improvements and could benefit from borrowing up to \$25,000 to implement their project.

The Home Freedom Loan is a signature loan with extended terms to keep payments affordable. Applying is easy and, with CCU's local lending decisions, the processing can be done quickly so funds are available to start the project.

For details and  
to apply just call,  
stop in or visit the  
CCU website.



 **LOVE MY  
CREDIT UNION  
REWARDS**

CCU is excited to offer you exclusive discounts and benefits on products and services you use every day. Credit union members have already saved over \$1.6 billion with Love My Credit Union Rewards discounts. So along with lower loan rates and fewer fees, here's another way you can save even more.

- ♥ Members get a \$100 cash reward for every new phone line when switching to **Sprint**. Current Sprint customers receive a \$100 loyalty cash reward as well as 25% off select accessories in Sprint stores.
- ♥ Special member savings on **TruStage** auto and home insurance products
- ♥ Save up to \$15 on **TurboTax Federal tax products**
- ♥ Save on security services for your home from **SimpliSafe**
- ♥ Get access to the largest online marketplace for discounted car maintenance with **CarAdvise**. Premium benefits such as access to ASE Certified Mechanics, up to 12 month service warranties, special coupons and offers plus \$10 off your first booked service!

The more offers you take advantage of, the more you save. Start saving today at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org).

## 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: January 31, April 30 and July 31, 2020. CCU will accept payments 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 sent directly to Marathon County.

## Warm Winter Clothes for Kids

We want to extend our deepest gratitude to all of the CCU members who dropped off coats, hats, mittens, scarves and other warm winter clothing for the "Help the Kids" donation drive held recently at all of our offices.

Special thanks to CCU member Barbara Pyan who donated dozens of handmade mittens and scarves at our westside office.

Not only were her creations cute and colorful, they will also keep quite a few little hands and necks warm this winter!

Thanks also to anyone who made a monetary donation to the "Help the Kids" program. We appreciate your compassion and generosity.



## 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, 2020 and winners will be selected by May 1.



## A-Team

1st Quarter - School year 2019-20 

CCU's program to reward school-aged members for academic excellence, the A-Team, is off to a great start this year. Over 100 students 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 four grade groups.

We will have prize drawings for A's earned during the second, third and fourth quarters as well. Student members are encouraged to keep studying hard and submit their good grades to CCU.

W I N N E R S	<b>Grade K-2</b> Christopher Krantz Hayden Penk Bailey Schreiber	<b>Grade 6-8</b> Sarah Schmirler Michael Murphy Jordan Bruskwicz
	<b>Grade 3-5</b> Benjamin Colrud Alice Edwardson Anthony Schuster	<b>Grade 9-12</b> Kaylee Wilker Luke Hieronimus Connor Sheahan

H O N O R R O L L	<b>Grade K-2</b> Will Colrud	Thomas Schuster Ava Krueger Madison Murphy	Cyrus Dehnke Levi Dehnke Taylor Pagel
	<b>Grade 3-5</b> Daesea Farrar Kallie Penk Rydan Sondelski Reneah Berens Levi Schmirler	Lavivianne Fischer Andrew Whaples Ian Whaples Liza Mueller	Joseph Berens Jacob Schuster Zachary Wilker Brianna Hieronimus Gretchen Brewster Rachel Brewster Vanessa Krueger
	<b>Grade 6-8</b> Caitlin Krantz Montana Sinclair Brianna Sheahan Skyla Komorowski Landon Penk Grace Edwardson TJ Sondelski Isabelle Berens Abigail Berens Katie Schuster	Garrett Klosinski Cade Klosinski Celina Ellenbecker Chase Ellenbecker Chase Borchardt Emma Pagel Kolton Anklam Katie Robbins Benjamin Robbins Mattea Baeseman	Jack Beliuнас Arianna Malbone Nathaniel Gore Andrew Gore Matthew Schafer Roy Thorson Gabriel Krumm Marissa Ponzloff Jesse Frollick Nathanael Acker
	<b>Grade 9-12</b> Tyler Anklam Dylan Sands		

## 84th Annual Meeting

All members are invited to attend CCU's 84th annual meeting on **THURSDAY MARCH 5, 2020** at the Rothschild Pavilion in Rothschild. Doors open at 6:00 and the meeting will begin at 6:30 pm. Door prizes and refreshments will follow. Directors up for election are Joel Breitzman and Scott Hunger. We look forward to seeing you again this year at the Rothschild Pavilion.



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

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WESTON	5906 Business Hwy 51	715-359-3080
MORTGAGE CENTER	Inside CCU Headquarters	715-843-4663

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