

CCU New Headquarters Construction Update



A new year is always exciting but as the construction of our new main office building nears completion, this year is particularly thrilling. We are on schedule to move into our new building the weekend of March 11th-12th and **we will be open for business on Monday, March 13th at 8:30 am (drive-up opens at 7:30 am)**. Please note: All CCU offices will be closed on Saturday March 11th so employees can help with the moving process.

We can't wait to unveil our new 21,000-square foot facility to the community and especially to our valued members. A grand opening will be scheduled later this spring after our current building is razed. The first floor of the new building will include the teller area as well as membership services and an expanded loan department (both consumer and mortgage loans). Administrative offices will occupy the second floor and the lower level will accommodate operations, training rooms and storage.

We appreciate your patience and cooperation during the building process. We think you'll be as proud and happy with the finished product as we are!




THE BUILDING THAT MEMBERS BUILT

CCU's 80th anniversary was a whirlwind year. We broke ground on June 1st for the construction of the new headquarters and are excited to move into the building on the weekend of March 11th, 2017. Whew! It's been a fast-paced and exciting 9 months.

While we were busy with the construction of the new building, we were also very busy in the loan department with increases in both personal and mortgage loans.

CCU continues to grow! Looking to the future, we are poised for even greater growth as the East Riverfront continues to be developed as the city's premiere recreational, living and business area.

While our loan growth has been strong, so too has our deposit growth. We were greatly honored to once again receive national recognition by DepositAccounts.com as the 11th safest credit union in the United States and #1 in Wisconsin by a large margin. We were pleased to receive this distinction for the second straight year.

You can be especially proud that your credit union is strong, safe and secure. CCU continues to do what we do best - make good loans to good people. We are local lenders lending local money keeping our community strong.

As a CCU member you are part of a financial community. We were saddened by the passing of a long-time community member, Warren Doede. Warren was very proud that he not only was a founding member of CCU but also had the lowest member number at our credit union.

On behalf of the CCU board, management and staff, I wish you all a very happy, healthy and prosperous New Year. As we look forward to 2017, our pledge to you remains the same - Members Are Our Most Important Asset!

Ring in the *New Year* with this
Great Rate Certificate!

1.25% apy*
for 16 months

Minimum deposit \$5,000

*Annual Percentage Yield. Rate subject to change without notice. An early withdrawal penalty equal to 120 days dividend on the account balance may be imposed.
Federally Insured by NCUA

Our greatest renewable energy is our members.

Share the Holiday Magic Be Somebody's Angel!

In the spirit of the holiday season, CCU recently 'wrapped up' its 17th successful "Share the Holiday Magic - Be Somebody's Angel" program. This year's gift recipients included residents of Mount View Care Center, North Central Health Care clients and people served by VNA Home Health.

"Share the Holiday Magic" was the brainchild of CCU's vice president Kathy Volkmann who realized there was a large population of elderly people in nursing homes who would spend the holidays alone. With the help of the volunteer office of North Central Health Care, Kathy collected Christmas wish lists from this sometimes-forgotten group. Members, the CCU team and the general public were then invited to "adopt" one or more of these people and fulfill their Christmas wish list. Thank you to everyone who contributed to making this a joyful program for all involved.



(l-r) Susan Pahlmeyer, Ashley Raasch, Kristy Filipiak, Jackie Sturzenegger, Carey von Gnechten, Darak Hutchinson, Kim Seubert

Mortgages for Families on the Grow!

Call or stop in the
CCU Mortgage Center
for your
Great Rate Loan.



LOVE MY CREDIT UNION REWARDS

With the Love My Credit Union Rewards program, CCU members get exclusive discounts on products and services used every day. Credit union members have already saved over \$1 billion with Love My Credit Union Rewards discounts on the following services:

- ♥ **CU Road Pal** is a roadside assistance plan created exclusively for credit union members offering a wide-range of services at a great value.
- ♥ **Sprint** now offers exclusive credit union member cash rewards which include \$100 cash with every new line activation, \$50 for every line transferred (for current Sprint customers) and \$50 loyalty rewards every year for every line.
- ♥ Save up to \$15 on **Turbo Tax** Federal Tax products.
- ♥ Save on services for your home from **ADT, DIRECTV, Allied** and more.
- ♥ Earn cash back when you shop at over 1,500 online merchants with **Love to Shop**.

The more offers you take advantage of, the more you save. For more information about this exclusive rewards programs, please log onto the CCU website www.ccuwausau.com and click on the "Love My Credit Rewards" link on the bottom of the home page.

⚠ Skimming Alert ⚠

As we reported last month, credit card skimmers have made their way into Wisconsin, including some reported locally. Skimming involves the use of a portable device that is temporarily attached to an original card scanner on an ATM, gas pump, retail store or any other terminal. As your card passes through the scanner, the information contained on the magnetic strip is captured by the skimming device which is later retrieved by criminals and used to fraudulently steal money from your account.

You can protect yourself from being a skimming victim by being extra vigilant when using your card at an ATM or gas pump. Thieves like areas that are unattended so avoid using your card at remote locations. Use a gas pump close to the door or go inside to pay. Look for signs of tampering on the card reader such as scratches, glue or tape. If the card reader seems loose, off color, out of place or unlike any others you've seen, be suspicious.

CCU is actively monitoring our ATMs for any signs of skimming or attempted skimming. In addition, this spring we will be adding an app to help you better manage your debit and ATM cards with options such as transaction alerts and the ability to turn your card on and off.

If you see any signs of card reader tampering, report it immediately! If you believe you are the victim of fraud or card skimming, contact the institution that issued your card. CCU is dedicated to keeping our members and their accounts safe and protected. For more information, check out the photos below or contact any CCU office.

Shown here in the first pair of pictures, you'll notice a device has been added to the card insert port making it longer. In the second example a thicker device has been inserted into the machine replacing the slim card reader.



Congratulations Ashley Raasch

Ashley Raasch has been promoted to Mortgage Underwriting Specialist at CCU's Mortgage Center in downtown Wausau. Ashley joined CCU as a teller in 2008 and a year later moved to our loan department. She has worked as a mortgage loan processor since 2013. Please join us in congratulating Ashley on her promotion.



We Finance
Winter
Fun!

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, 2017. 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 sent directly to the Village.

Kwik Cash or Signature LINE OF CREDIT

Now that the holidays are over, you may be 'snowed under' with a pile of leftover bills. Chill out! You can consolidate those bills conveniently and economically with the CCU Kwik Cash loan or Signature Line of Credit.

Kwik Cash is a pre-approved line of credit up to \$15,000 (Signature Line of Credit has limits up to \$25,000) that can be tied to your checking account for overdraft protection or used when you need extra money. There is a small fee for transfers used to cover an overdraft but otherwise you only pay interest on the amount you use.

In addition to being used as overdraft protection, you can advance funds any time with no fee by making an online transfer or contacting a teller. Both of these products give you peace of mind to know that funds are there for you when you need them! For more information or to apply, visit our website or speak with a CCU loan officer.

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 3, 2017 and winners will be selected by May 1.



81st Annual Meeting

All members are invited to attend CCU's 81st annual meeting on **THURSDAY MARCH 2, 2017** 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 re-election are Joel Breitzman and Scott Hunger. We look forward to seeing you again this year at the Rothschild Pavilion.

A-Team

1st Quarter - School year 2016-17 

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.

WINNERS

Grade K-2

Rydan Sondelski
Alice Edwardson
Dominic Sackmann

Grade 6-8

Adrianna Sturzenegger
Gabriel Anklam
Cyrus Dehnke

Grade 3-5

Caitlin Krantz
Liza Mueller
Evelyn Weden

Grade 9-12

Ashley Borchardt
Gabriel Krumm
Jenna Baumann

HONOR

Grade K-2

Tyler Pagel
Lily Weden
Andrew Camarato
Leah Camarato
Levi Schmirler
Elizabeth Dennis

Grade 6-8

Ethan Samuelson
Serina Zelenka
Krista Zelenka
Brianna Hieronimus
Nathaniel Gore
Emma Pagel
Cade Klosinski
Celina Ellenbecker

Grade 9-12

Luke Hieronimus
Chase Borchardt
Jacob Arends
Hannah Arends
Chase Ellenbecker
Megan Konkol
Corrissa Konkol
Nathanial Acker
Kyler Anklam
Kelley Kasprovicz

Grade 3-5

Logan Yang
Travis Sondelski
Sydney Crawford
Danica Sturzenegger
Grace Edwardson
Iris Weden
Claire Arends
Leigh DeWitt
Veronica Sackmann
Anya Mueller
Sarah Schmirler
William Dennis
Abigail Yang
Ava Krueger

Kolton Anklam
Owen DeWitt
Timothy Sackmann
Cade Abt
Jack Beliunas
Emily Mueller
Saylee Crawford
Chloe Weisenberger
Levi Dehnke
Vanessa Krueger

Kayla Sands
Dylan Sands
Jayda Baumann
Zachary Burger
Andrew Nowacki
Brady Paisar
Riley Paisar
Matthew Schafer
Zachary Mootz
Rebekah Mootz
Tommy Couture

Grade 9-12

Indira Oppegaard
Wyatt Anklam
Garrett Anklam
Andrew Gore
Garrett Klosinski

Andrew Gore
Emily Beliunas
Megan Schaefer
Olivia Egan
Angela Hoffmann
Austin Hoffmann



WAUSAU EAST
WAUSAU WEST
WESTON
MORTGAGE CENTER

110 McIndoe Street
625 S. 24th Avenue
5906 Business Hwy 51
813 N. 2nd Street Wausau

715-842-5693
715-842-1309
715-359-3080
715-843-4663

www.ccuwausau.com

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.