

New Law Makes Credit Freezes FREE

Good news! Proactively protecting your credit just got better – and a little more affordable. A new federal law went into effect on September 21, 2018, letting consumers freeze their credit free of charge. Previously most states (including Wisconsin) allowed credit bureaus to charge a fee for this service. Credit freezes restrict access to your credit file, making it difficult for identity thieves to open new accounts in your name. When you need to apply for new credit, you can unfreeze your account using a PIN. **To request a credit freeze, you need to contact each of these three credit bureaus.**

Equifax 1-800-349-9960 • **Experian** 1-888-397-3742 • **TransUnion** 1-888-909-8872

Additionally, you can place a year-long “fraud alert” on your credit reports; previously fraud alerts lasted only 90 days. Fraud alert messages notify potential credit grantors to confirm your identity before extending credit in your name, which can make it harder for fraudsters to use your identity to open accounts in your name.

To request a fraud alert, you should contact one of the three credit reporting agencies, and they will inform the other two companies.

Equifax 1-800-525-6285 • **Experian** 1-888-397-3742 • **TransUnion** 1-800-680-7289

Needed...Winter Clothes for Kids



Help local children be warm during our cold Wisconsin winter!

Drop off new or gently used winter coats, boots, hats and mittens at any Cloverbelt Credit Union location. No matter what kind of winter clothing you've got, there's a kid in need who would love to have it. No time to shop for coats? Monetary donations accepted at all of our locations as well.

Coats will be collected through the end of November.

Cloverbelt Credit Union, Jim Nick Insurance and You!

**People Helping Kids Keep Warm -
Together We Can Make a Difference!**

Certificate Special

GOOD Rates. BETTER Returns.

9-Month Certificate

1.55%
apy*

21-Month Certificate

2.75%
apy*

Cloverbelt CU received an A+ being rated as the 3rd safest Credit Union in the U.S.A. by the independent rating service depositaccounts.com.

Open a Certificate today at any CCU location.

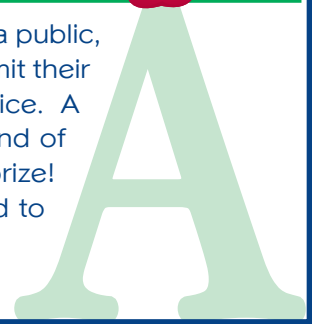
*Annual percentage yield as of October 31, 2018 and is subject to change without notice. Minimum \$5,000 deposit. Penalty may be imposed for early withdrawal.

K - 12 Students are Invited Join the A-Team!



Every quarter of the school year, CCU invites any kindergarten through 12th grade student of a public, private or home school who is a CCU member (or the child or grandchild of a member) to submit their report card containing one or more A's (or equivalent score) to the most convenient CCU office. A random drawing is held each quarter for 3 - \$25 prizes in each of 4 grade groups. At the end of the school year, all eligible A-Team students are entered into a random drawing for a \$300 prize! The first quarter drawing will be held near the end of November so students are encouraged to submit their qualifying report card as soon as they are received!

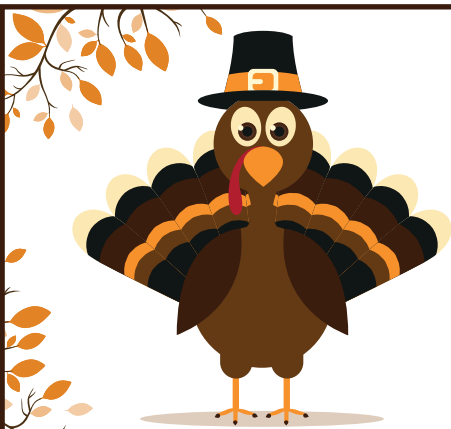
Good Luck ... Study Hard ... and be sure to join the A-Team for a chance to WIN!



We Finance Fun!

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

Happy Thanksgiving!!



CLOSED
Thanksgiving Day
Christmas Day
New Year's Day

LOBBY HOURS: M-Th 8:30 am-4:30 pm
Fri 8:30 am-5:00 pm

DRIVE-UP HOURS: M-Th 7:30 am-5:00 pm
Fri 7:30 am-5:30 pm
Sat 8:30 am-12 noon

You can always take advantage of our 24/7 banking services using CU-Online, Dial-24, CCU's mobile app, and ATMs at all 3 CCU locations along with those in the MoneyPass ATM network.



ccuwausau.com  download the app 

WAUSAU EAST	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	110 McIndoe Street	715-843-4663