

83rd Annual Meeting

Members enjoyed the festivities at the annual meeting held March 7, 2019 at the Rothschild Pavilion in Rothschild.



THE BUILDING THAT MEMBERS BUILT

It's hard to believe that the new CCU headquarters opened two years ago! Our beautiful building continues to attract new members and reflect CCU's role as a force in the community. Our outstanding service and great rates continue to attract both deposit and loan accounts. We are healthy and continue to grow. In 2018, 1,127 new members joined the CCU family.

It was great to see so many familiar faces at our 83rd annual meeting held at the Rothschild Pavilion on March 7th. Nearly 250 members attended. Two of our board members were re-elected to serve 3-year terms. Congratulations to Beverly Folgert and Terry Pisca. We are grateful for their dedication and many years of service to CCU.

At the board's organizational meeting held on March 13th, Eldon Pagel was re-elected Chairman of the board. Scott Hunger was elected Vice-Chairman, Terry Pisca elected Treasurer and Beverly Folgert was elected board Secretary.

Team CCU has been working diligently to provide members with a seamless transition on May 7th as we launch our new website, CU-Online home banking, the new CCU Mobile Banking app and our new Bill Pay system. CCU's mission pledges to provide our members with the products and services they need to simplify their lives and help them prosper and grow. Our switch to this new system is honoring that pledge. It provides members with the latest digital account management tools. We think you'll like the fresh clean look with enhanced interactive capabilities that provide additional money management tools, which are even quicker and easier to navigate.

It is a privilege to serve as the CCU president with the leadership of a strong and secure board and the support of an outstanding management team and staff. Best wishes for a warm and wonderful spring!

Our greatest renewable energy is our members.

Mark Your Calendars - May 7th!

New Look & New Features!

CU-Online, Mobile App & Website

On May 7th, members will enjoy the convenient features and fresh clean look of our new CU-Online home banking, Mobile Banking app and website at ccuwausau.com.

New features to CU-Online and the app include Member-to-Member transfer and Pay a Person (P2P), which allows you to transfer money to other CCU members as well as non-members. The Mobile Banking app will now allow check deposits to checking or savings. Look for the easy to use icons on the new dashboard to utilize these features.

IMPORTANT!

* Starting May 7th, members who use CU-Online will need to enroll as a first time user, including current users.

* You can register on any device – desktop computer or mobile device (laptop, tablet or cell phone).

* Preferred browsers are Chrome, Firefox, Internet Explorer 11 and Safari.

* Click on the [First-time User? Enroll Now](#) link.

You will need to enter 4 pieces of information

- Social Security number of the primary member
- CCU member number
- E-mail address
- Phone number – this needs to be your home phone number (if you have no land line please use your cell number)

You may want to contact CCU prior to May 7th to verify the information we have on file for you is current, particularly your home phone number.

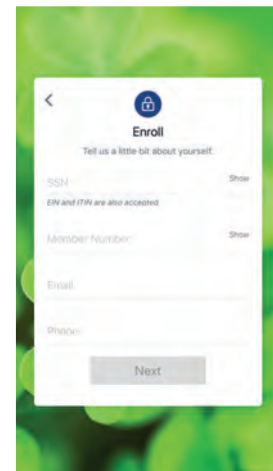
Members can make up to 5 attempts to enroll prior to being locked out for a mandatory 24-hour period. CCU cannot override this lockout so please pay careful attention to the information you enter.

Once you've entered your information correctly, you will receive a security code to activate your registration via the phone number you've entered. Mobile phones will receive a text with the code and landlines will receive a phone call. If you don't receive the code shortly after registering – please select "Try Another Way" for options to receive your activation code.

Once the code has been entered and you accept the User Agreement, you'll need to set up your user name and password. **Please note: you cannot use your member number as your user name.**

Upon completion you are ready to log in to your accounts!

If you need help or have questions, visit any CCU office Monday - Friday, 8:30 am - 4:30 pm.
Or give us a call at (715) 842-5693 and we will be happy to help you.



Mobile Banking App and Mobile Deposit

Beginning May 7th, you will need to download and install the new CCU Mobile Banking app (search for: "Cloverbelt CU Mobile Banking" on Google Play or the App Store.) If you have not already enrolled in CU-Online, you may do so now. As with our current app, you will have the ability to take a picture of a properly endorsed check for deposit to your account. Our new app allows deposits to your eligible checking or savings account.

To utilize Mobile Deposit, select the accounts you want to enroll and follow the prompts. You will receive an approval notification, usually within 24 hours if you register on a weekday during normal business hours.

Once you are approved to use Mobile Deposit, you will simply log into the app, select an account and the Deposit feature. All checks must be endorsed properly or they will be rejected.

Proper endorsement must include the words below or the check will be rejected.

For Mobile Deposit only to CCU account # _____ (your account #) and your signature.

Scheduled Transfers

If you currently use the Scheduled Transfer feature in CU-Online or the Mobile app you will need to recreate your scheduled transfers in the new system.

To ensure an easy transition, we recommend reviewing and noting the scheduled transfers you currently have by May 6th. Having this information handy prior to inputting it on May 7th will make the transition easier and help prevent errors.

Bill Pay Watch next month's newsletter for information about our Bill Pay service.

You will find these enhanced banking tools make it faster and easier than ever to access and manage your CCU accounts. If you have questions, please feel free to stop in or give us a call.

Important Announcement About DIAL 24

When Cloverbelt Credit Union began offering DIAL 24 automated telephone banking 20 years ago, the service was state-of-the-art and well-used by members. Due to changing technology and a significant decline in use by members, **DIAL 24 will be discontinued on April 16, 2019.**

We offer a number of options for accessing your account information and performing transactions:

- **CU-Online**, our internet banking service, can be accessed using a desktop or laptop computer. If you are not already enrolled, call or visit any CCU office to receive a temporary password that will allow you to register.*
- **Mobile Banking** is an app-based service that allows you to access your accounts from a compatible smartphone, tablet or other device. To use Mobile Banking, you must first enroll in CU-Online using a desktop or laptop computer.* Go to the app store you use and search for "Cloverbelt Mobile Banking" then download the app.
- Use your **CCU debit card** at an ATM to check your account balance or make transfers between accounts you can access with the card.
- As always, you can **call or visit any CCU office** to get account information or make a transfer.

If you need help setting up or using these services, you can call or visit any CCU office and we'll be happy to assist you. Need access to a desktop computer to enroll in CU-Online? Use the computer in the **Online Banking Center** in our Main Office lobby at 110 McIndoe Street, Wausau.

***Watch our newsletter, website or Facebook page for details on upcoming enhancements to CU-Online and Mobile Banking.**



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 will receive a \$50 cash reward for every line transferred into Sprint Credit Union Member Cash Rewards plus get a \$50 loyalty cash reward every year for every line
- ♥ 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 **ADT**
- ♥ Earn cash back when you shop at over 1,500 online retailers with **Love to Shop**

The more offers you take advantage of, the more you save. Start saving today at LoveMyCreditUnion.org.

Drive Home a Great Rate!



 **Cloverbelt
Credit Union**

ccuwausau.com



The Future is Yours

Picture it! ♥ Save for it! + Share it!

The theme for Credit Union Youth Month this year is **"The Future is Yours: Picture it! Save for it! Share it!"** We're encouraging all members, particularly our youngest, to write down their dreams, create vision boards and encourage each other. These activities will help lay the groundwork for their future success.

Putting your dreams and goals down on paper where you can see them every day actually helps you achieve them! Studies conducted at Dominican University on the science of goal setting revealed that writing down your goals on a regular basis makes you 42% more likely to achieve them than if you don't record them. Young members who begin a habit of envisioning and recording their goals are more likely to achieve future goals as adults.

We encourage young members to share their visions for their own financial futures so we can help them get there. Whether it be through photography, drawing or even writing, we can help set our young members on the path to financial awareness and security.

CCU Members' Sweet Tooth in Action

Thanks to the sweet tooth of our members, CCU recently made donations to two local community groups with profits earned from candy bar sales in our lobbies. The donation to the Wausau Kayak and Canoe Corporation will be used for improvements to the Whitewater Park and the other donation, made to the Wausau School Foundation, will be used for the upkeep of various Wausau School District projects, including the School Forest. How sweet!



2nd Quarter A-Team Winners Announced



Our A-Team program continues to be very successful as nearly 110 school-aged members submitted a report card with one or more A's during the second quarter. A random drawing was held for 3 - \$25 awards in each of 4 grade groups. The second quarter winners and honor roll includes:

WINNERS

Grade K - 2

Eli Traska
Bennett Sapinski
Brayden Hollander

Grade 6-8

Connor Sheahan
Dylan Neuendank
Arianna Malbone

Grade 3-5

Julian Traska
Anthony Schuster
Rydan Sondelski

Grade 9-12

Luke Hieronimus
Cayd Luther
Cyrus Dehnke

HONOR ROLL

Grade K-2

Christopher Krantz
Madison Buemi
Cole Zemke
Aurora Krutke
Will Colrud
Jesse Luczaj
Daesea Farrar

Grade 3-5

Lavivianne Fischer
Lily Weden
Iris Weden
Alice Edwardson
Grace Edwardson
Reneah Berens
Isabelle Berens
Elizabeth Dennis
James Dennis
Audrey Zemke
Benjamin Colrud
Andrew Camarato
Leah Camarato

Celina Ellenbecker
Abigail Berens
Caitlin Krantz
Taylor Hollander
Brianna Sheahan
Travis Sondelski
Zachary Wilker
Katie Schuster
Thomas Schuster
William Dennis
Jacob Buemi
Liza Mueller
Anna Neuendank
Morgan Fritsch
Cayden Sapinski
Skyla Komorowski
Ava Krueger
Danica Sturzenegger

Grade 9-12

Ethan Gacke
Marcus Lee
Sara Sawyer
Levi Dehnke
Dylan Sands
Chase Ellenbecker
Joseph Berens

Daria Hoesly
Malia Hoesly
Makenzie Hollander
Gabriel Krueger
Kaylee Wilker
Ethan Samuelson
Benjamin Robbins
Chase Borchardt
Ashley Borchardt
Nathaniel Gore
Andrew Gore
Olivia Egan
Braden John
Claire John
Zachary Burger
Jayda Baumann
Rebekah Mootz
Zachary Mootz
Brady Paisar
Marissa Pontzloff
Sarah Dreger
Jackson Dreger
Camryn Sapinski
Jesse Frolik
Vanessa Krueger
Adrianna Sturzenegger

This quarter's winners as well as all of the runners-up are also eligible for our end-of-the-year drawing for \$300. Any kindergarten through 12th grade student of a public, private or home school who is a member of CCU or the child or grandchild of a member is reminded to submit their official 3rd and 4th quarter grades to be eligible for future drawings. Good luck!



ccuwausau.com

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715-359-3080

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Inside CCU Headquarters

715-843-4663

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