

# Transaction

a quarterly publication for the members of Co-op Credit Union spring 2024 | vol. 36 | no. 2

We're Celebrating Financial Well-being for All this April!

### CCU's Youth Certificate Special

We're again offering our Special Youth Certificate. From April 1st to April 15th, youth under the age of 18 can open their first Special Youth Certificate with up to \$1,000 at 7.00% Annual Percentage Yield. If you already have a Youth Certificate from one of our previous youth specials, you can renew that certificate for another year at a rate of 5.00% APY up to \$2,000. Limit one Special Youth Certificate per member.

### **Free Credit Reports**

CCU is offering FREE credit reports April 22<sup>nd</sup> through April 26<sup>th</sup>. Call ahead to schedule an appointment to obtain your report. Take this opportunity to learn what your report means and how you can improve or maintain it. For more information, visit the 'News & Events' page on our website.

### Certified Financial Counselors on Staff

At CCU, we are committed to your financial well-being. We've equipped six of our staff members to coach you on strategies to live your best financial life. We'll help you create a spending plan that works for you, save for that down payment on your home, understand your credit score and ways to maintain or improve it, or structure your accounts to meet your savings and retirement goals.

## Take Me Out to The Ballgame! Attend a Brewers Game with Us this Summer

Open to members and one guest - \$100 per person. Call 800.258.0023 to register.

Wednesday, June 12th

vs. Toronto Blue Jays 1:10 p.m. Game Time

Thursday, July 11th

vs. Pittsburg Pirates 1:10 p.m. Game Time



### **Financial Investment Challenge Bowl**

The annual Finance and Investment Challenge Bowl was held in La Crosse in February. The two-day event drew a total of 34 teams from 13 area high schools, making this year's regional event the largest in its history.

The quiz-bowl style competition is designed to test students' knowledge in various areas, such as personal finance, business, investments and current events with two teams facing off in each round for the chance to advance further in the competition and finally to the state championship this May.

The Gale-Ettrick-

Trempealeau team placed first against the runner-up team from Onalaska qualifying both teams for the state competition.

CCU is a key contributor to the event from sponsoring and coaching teams to assisting with the competition's operation. This event is just one of the many ways we support financial wellness in our youth.



### **Retirement Open House**

Visit our Black River Falls branch to share memorable stories with Eric Chrisinger, President/CEO, on May  $23^{rd}$  from 1-3 p.m. as we wish him well in his retirement! Refreshments will be available all day.

### Re-elected to CCU Board of Directors

Co-op Credit Union Board of Directors Sarah Lebakken and Carol Martin were re-elected during the credit union's 86th Annual Meeting on March 21st. The Annual Meeting, held virtually on Facebook, included Chair, Financial, President, Loan Officers and Audit Reports that provided the financial and operational status of the credit union. Reports highlighted asset growth of over \$500 million, deposit and loan growth, new lending initiatives and CCU's continued commitment to our communities and financial wellness.

The Annual Meeting is available for viewing on the 'News & Events' page on CCU's website. If you are unable to view the Annual Meeting via an online platform, please call 800-258-0023 to set up a time to view the Annual Meeting at one of our branch locations.

### Providing Basic Needs from the Heart

People Helping People. It's a beautiful concept – it's even more beautiful when



you witness it in action. It is the reason CCU was founded, and the tradition of helping others carries on today as we see our members pooling their resources to donate basic needs items to help others in our communities.

Thank you to all who donated items to our drive this February as we were able to collect over 300 items, such as shampoo, bar soap, deodorant, toothbrushes and toothpaste, hygiene items, diapers, and wipes.

The collected items will be available in CCU's lobby bathrooms to those that need them and will also be donated to local food pantries.

#### **CCU's Staff Gives Back**

Throughout the year, CCU staff members donate to our Employee Enrichment Fund which is then dispersed annually to help area organizations. This year, CCU employees donated over \$3,000 to local elementary schools to help alleviate the school lunch debt.



### President's Message

At the 86th Annual Meeting of Co-op Credit Union in March, we had the privilege of sharing the Credit Union Difference and the financial and operational status of CCU. The meeting provides an excellent reminder that CCU is secure and well positioned to persevere through any circumstance now and well into the future.

Before looking towards the future, I would like to reflect on my forty plus years of serving our members. I am proud of where our credit union started, how it has grown and am so grateful to have been part of the journey. It is something I would not trade for anything.

With my next step being retirement, I am excited to watch as our team at CCU takes us into the future and am confident that our credit union is in good hands. CCU will remain the strong organization it currently is. Our mission of serving our members, where they are, through all stages of life will continue to guide CCU now and well into the future.

Thank you for your continued trust in us and for making my years here at

CCU unforgettable. As always, thank you for your business.



Eric L. Chrisinger, President/CEO

### **Identity Theft Protection**

Identity theft and fraud affects over six million people every year. CCU has services available for our members to help prevent cyber-attacks and identity theft.

**ULTIMATE ID**<sup>®</sup>: An Ultimate ID membership provides you the highest quality program in the market today. It provides credit monitoring, internet monitoring, identity fraud research services, remediation, and recovery services and more. A monthly fee of \$8.50 will be deducted from member's checking account for this

CCU also has services to help our members if they have been affected by a cybercriminal.

 Restoration Rescue<sup>®</sup>: A Restoration Rescue membership gives you access to a licensed attorney, highly specialized in identity theft restoration - that is, assisting you after a breach has occurred. A monthly fee of \$2.50 will be deducted from member's checking account for this program.

Full details on both products are available on our website.

### Co-op Clicks! A CCU Community Photo Contest

Do you have a knack for photography and a love for our region? We're having a photo contest this spring aimed at collecting beautiful photos throughout our field of membership. Submit your photos between May 1st through June 30th, 2024, to be considered for prizes. Full program details, including contest rules, are available on the 'News & Events' page on our website.

### Relieving Stress & Anxiety Interfaith Golf Outing within our Schools

We truly believe in the concepts of "People before Profit" and "People helping People". It is with this in mind, that we created fidget boxes for 10 area middle school classrooms. It is our hope that the tools in the boxes will reduce the stress

and anxiety that students may feel, while increasing their focus and concentration.

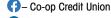


The 26th annual Interfaith Golf FUNdraiser is Friday, June 14th at Skyline Golf Course in Black River Falls. Team registration includes lunch, green fees for four, two carts, course events, dinner and awards. There will be a golf cart photo booth, best dressed contest, raffles and games! Co-op Credit Union is teaming up with the Interfaith Volunteers staff to organize the tournament, with supporting Interfaith's mission of putting their faith into action to serve those in Jackson County.

Registration forms are available at Skyline, Interfaith or by e-mailing interfaith@jcivc.org. For more information, please call Interfaith at 715-284-7058.

#### **Get Social With Us**

Stay up-to-date with events, opportunities and promotions by following our social media accounts!



in - Co-op Credit Union

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www.coopcu.com 800-258-0023





President/CEO: Eric L. Chrisinger Board of Directors: Tim Torkelson (Chair), Sarah Lebakken (Vice Chair), Dave Overlien (Secretary), Steve Hogden (Treasurer), David Olson, Tim Byom and Carol Martin

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