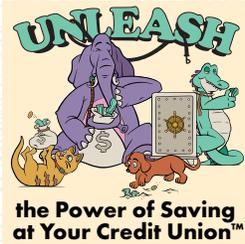


National Credit Union Youth Month

April is Youth Month where we will celebrate the theme, "Unleash the power of saving at your credit union"!



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. Follow our Facebook and Instagram pages for more Youth Month Content!

Do you love CCU?

We are looking for members that might be interested in giving a member testimonial! If you are interested please email us at ccu@coopcu.com or call 800-258-0023.

Take Me Out to The Ballgame! Two Brewers Games Planned for Co-opportunities Trip

Open to members and one guest - \$100 per person. Price includes ticket for section 211 seating, transportation, box lunch, and dinner at Culver's on return trip. Call 800-258-0023 to register.



Wednesday, May 24th

vs. Houston Astros 12:10 p.m. Game Time Bus will Depart at 7:30 a.m. at the Jackson County Fairgrounds, 388 Melrose Street Black River Falls

Wednesday, August 9th

vs. Colorado Rockies 1:10 p.m. Game Time Bus will Depart at 8:30 a.m. at the Jackson County Fairgrounds, 388 Melrose Street Black River Falls

***American Family Field Vendors may be cashless, please plan accordingly. They also have bag restrictions, which can be found at: www.mlb.com/brewers/ballpark/security

Coming up: Financial Education Sessions Virtual Home Buying Seminar

Held via Microsoft Teams

Wednesday, April 19, 2023 | 6:00 p.m.

Learn about mortgage options, appraisals, inspections and more from CCU and other local experts! Plus, each household in attendance will receive a \$150 voucher* to use toward CCU closing costs. Preregistration is required for this event – visit the News & Events page on our website to sign up through our online form. You will receive an email invitation with event information and a digital packet of educational information the week of the event. The session will be held via Microsoft Teams, which is free to use on any device, including smartphones, tablets or laptops. *Only available on first mortgage purchase money transaction. Not redeemable for cash. Redemption value not to exceed \$150.



Free Credit Reports

Money Smart Week is April 17th through April 21st, and we celebrate with free credit reports! 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.

Three Re-elected to CCU Board of Directors

Co-op Credit Union Board of Directors David Overlien, Steve Hogden, and Tim Torkelson were re-elected during the credit union's 85th Annual Meeting on March 16th. The Annual Meeting, held virtually on Facebook, included Chair, Financial, President, Loan Officer and Audit Reports that provided the financial and operational status of the credit union. Reports highlighted asset growth over \$496 million, deposit and loan growth, new lending initiatives and CCU's continued commitment to our communities and financial wellness. 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.

Interfaith Golf Outing

The 25th annual Interfaith Golf FUNdraiser is Friday, June 16th 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, silent auction, raffles and games! Co-op Credit Union is teaming up with the Interfaith Volunteers to organize the tournament, with supporting Interfaith's mission of providing support to older adults and persons with disabilities in Jackson County.

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

Identity Theft Protection

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

- **ULTIMATE ID®**: 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 is deducted from member's checking account for this program.

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

- **Restoration Rescue®**: 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 is deducted from member's checking account for this program.

Full details on both products are available on our website.

www.coopcu.com/technology-and-services/identity-theft-protection

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 in the counties and communities where we have branch locations. The contest will run May 1st through June 30th, 2023. Full program details, including contest rules, are available at: www.coopcu.com/about-us/resources

Donation Pledges

At CCU, we strongly believe in "People before Profit". It is with this belief in mind, that we are honored to provide financial support to the following organizations.



\$25,000 over five years to the Tri-County Memorial Foundation to help with the construction and remodel of the Tri-County Hospital in Whitehall.



\$10,000 over four years to the All-Abilities Playground at the Lunda Community Park in Black River Falls, for the construction of the new playground.



\$10,000 over four years to the Trempealeau County Fair, for the construction and remodel of the show arena and the grandstand.

President's Message

At the 85th CCU virtual Annual Meeting in March, we had the privilege of sharing the Credit Union Difference and the financial and operational status of Co-op Credit Union. It provides a great reminder that CCU is secure and well positioned to persevere through any circumstance.

Since January of 2022, our certificate rates have grown significantly – making 2022, the year of the saver! CCU continues to remain competitive to offer you the best rates possible. It is never too late to start your savings journey and we are here to help in the process. Any of our knowledgeable and friendly Member Account Representatives would be happy to answer any questions you might have or help you open a certificate!

In the era of technology, cybercriminals often take advantage of world events to prey on your emotions and we tend to see an uptick in financial scams. Cybercriminals may take advantage of your sympathy by pretending to need financial assistance. They may try to manipulate your emotions by spreading misinformation in the form of emails, text messages, or social media posts. To better protect yourself, avoid making donations to unknown users and be wary of social media usernames that only consist of random letters and numbers. If you would like to donate to support a cause, donate directly through a trusted organization's website. CCU has services available to help protect you from cybercriminals, as well as, services to help repair your identity if you become a victim. For more information, go to our website or call 800-258-0023.

As always, thank you for your confidence and trust, and allowing us to serve you, no matter where you are in life. Enjoy the spring season!

Thanks for your business!

Eric

Eric L. Chrisinger,
President/CEO



Get Social With Us

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

- Facebook - Co-op Credit Union
- LinkedIn - Co-op Credit Union
- Instagram - Coopcredit
- YouTube - Co-op Credit Union



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



www.coopcu.com
800-258-0023

Legal Advisor: Garrett W. Nix
Editor: Mikayla Hurd

ATM Locations: Galesville 17578 N Main St | Melrose 409 N Washington St | Onalaska 100 French Rd
BRF Main Office Drive-Up & Hwy A Drive-Up | Fall Creek 326 E Lincoln Ave | Strum Cenex

This newsletter is published by Co-op Credit Union and serves as a source of general information concerning matters of thrift; services offered; member benefits; product marketing; and changes in policy, legislation or charges that affect members. Information contained in this newsletter does not represent professional legal, accounting, investment or tax advice. Your comments or questions are welcome at Newsletter, Co-op Credit Union, PO Box 157, Black River Falls WI 54615 or ccu@coopcu.com.