



INSPIRING HOPE FOR  
A GLOBAL COMMUNITY™

2020 INTERNATIONAL

**Credit Union Day®**

**Thursday, October 15<sup>th</sup>**

**Member Appreciation Bag Giveaway!**

**11:30 a.m. to 1 p.m. • All lobby locations**

Includes: Microwavable Soup Cup, String  
Cheese, Caramel Corn, Water Bottle &  
Lemonade Mix, CCU Swag

*Freewill donations will be accepted to support  
community groups throughout our region.*

**Enter into the Grand Prize Drawing**

for the chance to win a Yeti Cooler when  
you pick up your appreciation bag!

**Free, Secure Document Destruction**

11:30 a.m. to 1 p.m. in Black River Falls  
Free, Secure Document Collection  
at All Other Lobby Locations

## Call for Nominations

Qualified candidates who wish to serve on the Co-op Credit Union Board of Directors are welcome to apply for nomination. Two board positions are up for election in 2021. They are the seats held by Chuck Torgerson and Sarah Lebakken.

Those interested may request an Application for Nomination plus other director qualification information by writing or e-mailing:

**Garrett Nix, Nominating Committee Chairman**

**4410 Golf Terrace, Suite 210, Eau Claire, WI 54701**

**gnix@vrnlaw.com**

Please respond no later than October 30, 2020.



We'll hold our second grand prize drawing of the year for the Kids CAFÉ program on October 15<sup>th</sup> at our Black River Falls Main Office! Kids CAFÉ is our program for youth 17 and under that encourages and teaches the value of saving, community involvement, education and fitness. Each stamp card completed earns a participation reward and serves as an entry into our grand prize drawings, which are held twice yearly! For full program details, stop in or go online at: [www.coopcu.com/checking-and-savings/youth](http://www.coopcu.com/checking-and-savings/youth).

## President's Message

Fall is here – a time of transition from summer to winter and a time of reflection. At Co-op Credit Union, we always welcome the turn of the calendar from September to October, as it marks a time for us to celebrate cooperatives and credit unions, and share their value with our members and communities.

Co-op Month already is in full swing, and later this month we'll mark International Credit Union Day. ICU Day has been held on the third Thursday of October since 1948, with credit unions across the globe marking the day in their own unique ways.

This year the day's theme is, "Inspiring hope for a global community," which is especially timely and appropriate given how the world continues to grapple with the health effects of COVID-19. We've seen leaders from communities across the globe step up to assist people and organizations in need. In particular, credit unions have continued to step up to serve as financial beacons of hope during the pandemic's continued economic effects.

There truly is no better time to be a member of a credit union – a financial cooperative where you, your needs and your dreams always come first. Credit unions, not-for-profit financials, have their members as their number one focus because our "People Helping People" and "people over profit" philosophies always stay front and center as we serve you.

This year, you'll notice a bit of a different take on what has been our traditional Credit Union Day festivities at CCU. We'll be handing out Member Appreciation Bags at all our lobby locations, offering free, secure document destruction or collection and entering our members and visitors into our grand prize giveaway. There may be another surprise or two throughout cooperative month.

Like in years past, we'll be collecting freewill donations to support several important community groups and organizations throughout our region. That is meaningful to us because it connects to a cooperative principle we take pride in living out every day – Concern for Community, or, as we term it, Commitment to Community.

We'll look forward to seeing you on Thursday, October 15<sup>th</sup> as we celebrate our members, our communities, credit unions and cooperatives. ICU Day and Co-op Month are two of our favorite celebrations!

As always, thank you for the privilege we have to serve you and your families.

Thanks for your business!



Eric L. Chrisinger, President/CEO



## CCU Offices Closed October 12<sup>th</sup>

All our offices and Member Contact Center will be closed on Monday, October 12<sup>th</sup> on Columbus Day as CCU staff members participate in an All-Staff Training Day. We will reopen on Tuesday, October 13<sup>th</sup>.



## "WOW" CORNER

We'd like to share some of the great things happening at CCU. Our employees work hard to provide the best service possible to you. Thanks for providing feedback. Your comments are important to us!

- Recently, a member made a request to wire money to a family friend. The staff at our Melrose office suspected the member may be a victim of fraud, asking several questions and alerting the wire department about their concerns. A CCU Member Contact Agent also followed up and asked more questions and confirmed it was indeed an instance of fraud. The member expressed appreciation that her financial institution cared so much about her security to help prevent financial loss. Thank you, Melrose staff and the Member Contact Center, for your commitment and dedication!
- A representative from a local non-profit organization reached out to the credit union to ask if we have a way to recognize exceptional staff members. She went on to share, "Every time I call, I get Phil (Member Contact Agent), and he is above and beyond and helpful. Very friendly and cheerful. Thank you for all you guys do!" Thank you, Phil, for your commitment to friendliness and exceptional service!

## Virtual Backyard Bash: Fun... From Anywhere!

We had a new take on our traditional Backyard Bash events this year: Going virtual! We presented a magic show, crafts, activities and prizes via Facebook so families could enjoy activities from the comfort of their own homes. We also announced we will make \$250 donations to six key groups across our membership region – groups that typically offer the concessions at our traditional Backyard Bash events. We enjoyed spending time with everyone virtually and thank you for your positive response and participation!

## Free Virtual Educational Seminars

We'll host two virtual financial education seminars this fall! The sessions will be held via Microsoft Teams, which is free to use on smartphones, tablets or computers. Registration is required – email [mtorkelson@coopcu.com](mailto:mtorkelson@coopcu.com) to sign up.

### BUILDING EMERGENCY SAVINGS

**Tuesday, October 27<sup>th</sup> at 6:30 p.m.**

Creating a robust emergency fund is the best way to prepare financially for the unexpected. An emergency fund can be used to pay for essential expenses and propel you through a tough time. It should cover your take home pay for at least three months, but ideally six. This session will show you how much you need to save each month to reach your emergency fund savings goal and tips to make it happen.

### TEACHING CHILDREN ABOUT MONEY

**Thursday, November 12<sup>th</sup> at 6:30 p.m.**

Statistics tell us many young adults struggle with managing money. Whether to your own children, grandchildren, nieces and nephews or the child of a close friend, one of the most important lessons you can teach is how to manage money and save for the future. In this session, we'll share ideas to teach about the importance of saving, a spending plan, and how investments may be a tool to save for those bigger purchases in their lives.

## Holiday Hours

A reminder about upcoming Co-op Credit Union hours over the next few months. CCU will have the following hours:

**Thursday, November 26<sup>th</sup>**  
(Thanksgiving): **CLOSED**

**Thursday, December 24<sup>th</sup>**  
(Christmas Eve):  
**Close at 1 p.m.**

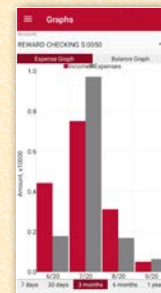
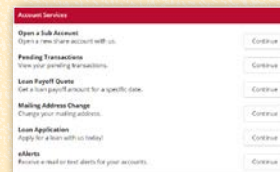
**Friday, December 25<sup>th</sup>**  
(Christmas): **CLOSED**

**Thursday, December 31<sup>st</sup>**  
(New Year's Eve):  
**Open regular hours**

**Friday, January 1, 2021**  
(New Year's Day): **CLOSED**

## CCU eSuite: Did You Know?

- CCU Online gives you the ability to sign up for eAlerts! eAlerts help you stay aware of account changes without having to call or search for specific information yourself. You can receive text message or e-mail messages detailing information like, deposits, withdrawals, minimum balance, daily balance and so much more!
- To sign up, log in to CCU Online and click the "Account Services" tab. Select "Continue" next to eAlerts and then "Add Alert." You can then choose from Security or account-related alerts from the top dropdown. Once you've added an alert, click "Save" and you're all set!
- CCU Mobile has a Graphs feature, which assists you in tracking income and expense trends! Log into your app and select Graphs from the main menu. At the top, select which account you'd like to view and feel free to change the time period for review at the bottom. The red and gray bars in the graph give you a clear picture of spending and income!



## Get Social With Us

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

- Co-op Credit Union
- Co-op Credit Union
- Coopcredit
- Co-op Credit Union

**CCU**  
**CO-OP CREDIT UNION**



**www.coopcu.com**  
**800-258-0023**

**President/CEO — Eric L. Chrisinger**

**Executive Vice President Lending — Tim Tranberg**

**Board of Directors — Tim Torkelson (Chairman), Chuck Torgerson (Vice Chairman), Dave Overlien (Secretary), Steven Hogden (Treasurer), David Olson, Tim Byom and Sarah Lebakken.**

**Legal Advisor — Garrett W. Nix**

**Editor — Cassie Perenchio**

**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 Countryside Cenex**

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