

President's Message

At CCU's 87th 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. The meeting provided a great reminder that CCU is safe, secure and well positioned to persevere through any challenging situation.

In an effort to continue to strive towards our vision of serving people in such an extraordinary way that we are the financial institution of choice and the employer of choice, we need your feedback! Help us improve our service by completing our Member Loyalty Survey!

From this survey, we will better understand the level of service you are currently receiving and create pathways to achieve the level of service you want and expect from your financial. As a thank you for your participation, you will automatically be entered for a chance to win one of five \$100 VISA gift cards.

Survey results are confidential and will be used solely to improve the quality of service to our members. The survey will take roughly seven minutes to complete. Only one survey per member.

To complete the survey, scan the QR code on the next page or visit coopcu.com and click on the Member Survey icon. Paper surveys can be found by visiting any CCU location. To be entered to win one of the five gift cards, complete your survey between April 8th and April 15th. Members who complete the survey will have the opportunity to indicate if they are interested in attending one of the five feedback forums. If you have any questions regarding the survey, email mtorkelson@coopcu.com.

Thanks for your membership!

Tim Tranberg,
President/CEO



Retirement Open House

Visit our Fall Creek branch to share memorable stories with Jeanne Sternke, Fall Creek Branch Manager, on May 14th as we wish her well in her retirement. Refreshments available.



Jeanne Sternke

Attend a Brewers Game with us this Summer

Take me out to the ball game!

Open to members and one guest - \$100/person. Starting April 10th, call 800-258-0023 to register.

Wednesday, May 28th
vs. Boston Red Socks at 12:10 p.m.

Wednesday, July 9th
vs. LA Dodgers at 1:10 p.m.



Funds Availability Disclosure Changes

The Federal Reserve has made changes to Regulation CC – Expedited Funds Availability Act. The changes involve threshold amounts to adjust for inflation and will be effective July 1, 2025. The resulting changes to CCU's disclosures are noted below.

Our general policy is to allow you to withdraw funds deposited in your account on the same business day we receive your deposit. In some cases, we may delay your ability to withdraw funds beyond the same business day. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. However, the first \$275 (formerly \$225) of your deposit will be available on the same business day of your deposit.

The full disclosure can be accessed on the CCU website.

Re-elected to CCU Board of Directors

Co-op Credit Union Board of Directors, David Olson and Tim Byom, were re-elected during the credit union's 87th Annual Meeting on March 20th. 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.

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 a branch location.

New Executive Team Member Named

Eric Skogstad was recently named Co-op Credit Union's Chief Compliance Officer and will be joining CCU's Executive Team. In this role, Eric will continue to ensure the credit union's compliance with all related laws and regulations, recommend policy changes to reduce risk and reflect changes in regulations, as well as work closely with the Executive Team to drive the credit union's strategic planning and vision.

"With Eric's expertise in regulatory matters and commitment to upholding our core value of integrity, he will ensure that CCU continues to operate with transparency and accountability, always keeping the best interests of our members at the forefront," said Tim Tranberg, CCU President/CEO.

Eric has been with CCU since 1992 holding various positions in compliance, operations and auditing.

"CCU is a wonderful organization that has given me the opportunity to work and

learn in several areas over the years," said Eric. "The friendly employees who are committed to the organization's values, makes working here very enjoyable. I look forward to the future and contributing to the success of CCU and our members."



Eric Skogstad

Eric joins Tim Tranberg, President/CEO, Jayme Thompson, Chief Lending Officer, Karla Laufenberg, Executive Assistant, Kris Goetzka, Chief Operations Officer, Michele Steien, Chief Talent Officer, Megan Ellingson, Chief Financial Officer and Marianne Torkelson, Chief Development Officer on CCU's Executive Team.

Eric is an active member of the community as he serves as the Treasurer of the Jackson County Wildlife Fund and has served as coach and Secretary for the Black River Youth Hockey Association.

Healthcare costs got you down? *We're here to help!*

Health insurance is essential when it comes to ensuring a physically and financially healthy future. Feel secure knowing that you can get the medical services you need while avoiding costly bills. Through CCU's partnership with InterLutions, we're excited to offer competitive health plans to our business members. To learn more visit, coopcu.com/business/services/health-insurance

In the News - La Crosse Burlington Credit Union Merges with Co-op Credit Union

La Crosse Burlington Credit Union (LBCU) members voted to merge with Co-op Credit Union (CCU). After approval by both boards of directors, the Office of Credit Unions, the National Credit Union Administration and the LBCU members, the consolidation took effect December 1, 2024.

"We are pleased and humbled that La Crosse Burlington Credit Union chose us as their consolidation partner," said Tim Tranberg, President/CEO of Co-op Credit Union. "As we considered this partnership, we focused on our mission of 'serving our members, where they are, through all stages of life' and carefully assessed the potential impact on both our members and LBCU's members. Ultimately, we are confident that this decision benefits everyone involved."

CCU is excited to welcome and serve

LBCU's members all while keeping the tradition of LBCU and their commitment to their membership in mind.

"CCU was founded on the philosophy of 'People Helping People' and deeply honors their traditional roots. These traits will resonate with our members," said Dorothy Hannon, Consumer Loan Officer and former LBCU President. "I'm confident they'll feel at ease as we transition them to CCU's wide array of services and find CCU to be a natural and trusted choice for all their financial needs."

The La Crosse branch located at 1735 Credit Union Court is now open to all CCU members and any community members meeting member eligibility requirements of living or working in the communities CCU serves.

April is National Financial Education Month

We're committed to helping educate youth and adults on financial topics, so they're prepared to make sound financial decisions and foster financially fit futures. Check out how we are celebrating National Financial Education Month at CCU!

Youth Certificate

From April 1st to April 15th, youth under the age of 18 can open their first Special Youth Certificate at 7.00% Annual Percentage Yield up to \$1,000. Renew maturing Special Youth Certificates for another year at 5.00% APY up to \$2,000. Limit one Special Youth Certificate per member.

Banzai

Check out Banzai – a free online, interactive financial education tool for all ages! Youth can learn through various financial games, while adults can access numerous articles regarding retirement, building credit, creating a financial plan and more! Visit coopcu.com/services/member-education/banzai to learn more!

Free Credit Reports

We're offering free credit reports April 7th through April 11th. 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.

Financial Coaches

At CCU, we are committed to your financial well-being. We've equipped seven 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. Call to schedule a time to meet with our financial coaches today!

Tell us about your Experience with CCU

Participants will be entered to win one of three VISA gift cards!

We want to hear about your experience as a valued member of CCU. This confidential survey will only be used by CCU to improve our services to better serve you.

To complete the survey, scan the QR code or visit coopcu.com and click on the Member Survey icon. To be eligible for prize drawings, complete survey between April 8th and April 15th. See the President's Message for additional details.



Wishing Our Retiree the Best

We want to express our gratitude to Kathy for her years of dedication, hard work, and the positive impact she's made on CCU. While she will be greatly missed, we wish her all the best in her exciting new chapter of life!



Kathy Grutzik
40 years

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 aimed at collecting beautiful photos throughout our field of membership. Submit your photos May 1st through June 30th, to be considered for prizes. Full program details, including contest rules, are available on the News & Events page on our website.



www.coopcu.com
800-258-0023



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President/CEO: Tim Tranberg
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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134 Fifth Ave N, PO Box 339, **Strum**, WI 54770

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