

CCU Day of Service Gives Back

CCU employees spent an October afternoon volunteering throughout Western Wisconsin to extend helping hands to individuals and organizations in need.

All staff members participated in the community service day, which impacted people and organizations throughout Black River Falls, Fall Creek, Galesville, Melrose, Onalaska and Strum on October 12th.

"We believe in People Helping People and being good stewards in our communities," said CCU President/CEO Eric Chrisinger. "Cooperative principles call for having concern for community, and this is one way for us to make a meaningful impact in all the communities we serve."

The day included hundreds of CCU volunteer hours and impacted individual households, charities and organizations throughout the credit union's membership region. Projects included a variety of outdoor maintenance and yardwork duties in addition to building children's beds for Sleep in Heavenly Peace of Trempealeau and Jackson counties.

CCU's structure as a financial cooperative calls for a focus on volunteerism and financial support throughout the region. Each year, the credit union's employees regularly contribute about 4,000 hours of volunteer service for groups, clubs and organizations on work and personal time.

The credit union also provides financial support to numerous events, organizations and groups, while also hosting free family and educational events each year.



Notice of Annual Meeting

March 18, 2021 | 7 p.m. Virtual Via Facebook Live 

Three candidates are seeking election to two positions on the Co-op Credit Union Board of Directors (see candidate information inside).

This year, eligible voting members will be invited to vote electronically or via paper ballot in the election, which will run February 11-March 11, 2021. Eligible voting members who receive eStatements will receive an electronic notice to vote online, and those who receive paper statements will receive a postcard detailing how to vote online or request a paper ballot.

The results of the election will be announced during the Annual Meeting, which will be streamed on Facebook Live starting at 7 p.m. on Thursday, March 18, 2021. In addition to the election, the Treasurer's Report will be presented, along with the Chairman's and President's reports.

For more information on the Annual Meeting, visit our website.



Gifts Of Warmth

Thank you, members! This year, CCU offices collected 340 items for children in need in our communities through the annual Hat and Mitten Drive sponsored by the 7 Rivers Region Chapter of Credit Unions. The hats, mittens, boots and other winterwear were donated to several elementary schools our region. The drive's efforts to keep children warm during winter months is an annual example of credit unions' People Helping People philosophy at work.

Two Employees Receive Financial Counseling Certification

Two more CCU employees recently received their certification to become Certified Credit Union Financial Counselors.

Loan Officer Morgan Stittleburg and Consumer Loan Officer Dustin Zillmer completed the Financial Counseling Certification Program through the Credit Union National Association. Morgan and Dustin now will take referrals to aid members on a variety of financial topics, including budgeting, the importance of saving, a good credit score and reducing debt.

"CCU is committed to providing an environment where our members feel comfortable seeking and receiving financial advice," said Marianne Torkelson, CCU's Vice President Business Development and Training. "Through this customized support, members develop and commit to plans that not only set them up for financial success but also helps them thrive and achieve their goals."

Morgan has worked at CCU for five years and Dustin for four years. They join four other CCU staff members who have completed the coursework and obtained the certification.



Morgan Stittleburg



Dustin Zillmer

Meet Our Board Candidates

Sarah Lebakken, incumbent and a Blair native, has served on CCU's Board of Directors since 2015. She holds a degree in accounting and has attended Western Technical College, Viterbo University and the University of Wisconsin-Madison. She has been self-employed operating her accounting business for the past 32 years.

Sarah plays an active role on CCU's board and also serves as chair of the Credit Committee and as a member of the Asset Liability Committee. She has served in both of those positions since 2015.

Sarah and her husband, Calvin, enjoy spending time with their four grown children and two grandchildren.

Sarah looks forward to continuing her role as an active member of CCU's Board of Directors because she strongly believes in the Cooperative Principles and CCU's Service Excellence culture. She considers it a great honor to contribute to the mission of CCU as a board director.

Carol Martin, M.D., has lived in Black River Falls for more than 20 years. However, as many in the area are aware, her education and work ethic began growing up on a farm in Iowa. She attended Loras College in Dubuque, Iowa, as an undergraduate and received her medical training at the University of Iowa. She moved to Wisconsin in 1993 for family medicine training and began working in Black River Falls in 1994.

Dr. Martin's career in Black River Falls began at Krohn Clinic in family medicine. However, her passion for emergency room care drew her to full-time emergency room medicine in 1999 where she continues working today. She now is able to care for many of her Krohn Clinic patients in the emergency room during their times of crisis.

Dr. Martin's leadership roles have included working as emergency room and Emergency Medical Services ambulance director for more than 10 years. She is serving her second term on Black River Memorial Medical Executive Committee and will soon serve her second term as Black River Memorial Hospital Chief of Staff in 2021. In addition, she is the current president of the Black River Falls Rotary Club for 2020-21 and also has served as president of the Karner Blue Garden Club.

Dr. Martin has three children ages 16 to 23. It would be an honor for her to serve the farm and business community of Black River Falls on the Co-op Credit Union Board of Directors. For more than 20 years, she has observed that Co-op Credit Union is not only instrumental to the success of individuals but also does so much for the betterment of the community. It would be an honor to be part of the process.

Charles "Chuck" Torgerson, incumbent of Black River Falls, has served on the CCU Board since 1988 and served as a past Chairman of the Board and currently serves as the Vice Chair. He served on the Credit Committee prior to the election to the board. Chuck is a long-term resident of Black River Falls. He is the former owner of Torgerson's Furniture and Funeral Service and currently works part-time for the Black River Falls Parks and Rec Department. He is a graduate of the University of Minnesota. He currently is a member of the BRF Masonic Lodge and Evangelical Lutheran Church.



Sarah Lebakken



Carol Martin, M.D.



Chuck Torgerson



CCU's new Executive Team members include, from left: (sitting) Megan Ellingson and Kris Goetzka, (standing) Eric Chrisinger, Michele Steien, Tim Tranberg and Karla Laufenberg.

CCU Names New Executive Team

CCU President/CEO, Eric Chrisinger, is excited to announce the addition of an Executive Team to the credit union's leadership structure.

"The creation of the Executive Team lays the groundwork for our success and provides an opportunity for others to grow and develop throughout the organization," Eric said. "The new members of the Executive Team have years of experience at CCU and in the credit union industry that will be invaluable as we move forward and plan for the future."

Joining Eric and Executive Assistant Karla Laufenberg on the newly formed team are:

Tim Tranberg, Chief Lending Officer. Tim has been with the credit union for more than 31 years, and has served in the lending area his entire career.

Kris Goetzka, Chief Operations Officer. Kris has been with the credit union for more than 21 years, beginning her career in the marketing area before transitioning to operations in 2013.

Michele Steien, Chief Talent Officer. Michele has been with the credit union for more than 28 years, beginning her career in the lending area before transitioning to human resources in 2008.

Megan Ellingson, Chief Financial Officer. Megan is a Certified Public Accountant, and has been with the credit union for more than seven years, beginning her career as a Commercial Credit Analyst before transitioning to the accounting area in 2014.

Each executive officer has been a participant of CUNA Management School, an intensive three-year training program that focuses on executive development. They also are active in many community organizations including Rotary, Lions, Boys & Girls Club, Project Christmas, and area youth sports.

"We're pleased and proud to have this group of experienced and dedicated employees leading the credit union," Eric said.

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Virtual Financial Wellness Sessions

Held Via Microsoft Teams 

E-mail mtorkelson@coopcu.com to sign up

Increasing Your Credit Score and Decreasing Debt

Thursday, January 21, 2021 | 6:30 p.m.

This interactive session will explain what a credit score is, how it affects your life and tips to increase your score. You also will learn some budgeting tips that can help you pay off debt faster and decrease the amount of interest you pay on your loans. This informal setting will allow you to use your own real-life examples and situation for an even better understanding of the content.

Burning Financial Questions Answered

Tuesday, February 9, 2021 | 6:30 p.m.

Join us for an opportunity to get answers to the burning questions you have about finances. Whether it's about mortgages, vehicle loans, consolidation loans, student loans or saving and investing, we're offering the opportunity for you to ask anything about what's keeping you up at night. The session will offer answers that can help put you in a better financial position and armed with more knowledge for making good decisions.

Pumpkin Decorating Contest Spurs Creativity, Supports Local Causes

CCU held its fifth annual Pumpkin Decorating Contest in October to assist local community organizations! Four CCU locations had pumpkins entered in the contest, made by employees and their family members. Each pumpkin had a local group or non-profit to benefit, so a vote for a favorite pumpkin also was a vote for an organization to receive a donation.



This year, the overall winner was the Simpsons-themed pumpkin entry submitted by Member Account Representative Sharlene Becker. Sharlene chose to support the Coulee Region Humane Society through her entry, and the organization received a \$75 donation.

Other organizations that received donations because of the contest were the Black River Falls Fire Department in Memory of Alec Muth, Children's Miracle Network, Holmen DECA, Friends of the BRF Public Library, Beaver Creek Reserve and the Fall Creek Ladies Auxiliary.

Reminders

- All CCU offices will be open on Monday, January 18, 2021, on Martin Luther King Jr. Day.
- Even though 1098s and 1099s will be arriving to those affected, year-end figures you may need for your tax preparation also can be found on your December 31st CCU statement or eStatement.
- If you receive your statements and notices electronically, you also will receive your tax forms electronically. Watch for an e-mail notification letting you know when they are available in your CCU Online account. To find them, log in, click the eStatements tab at the top and then the "Tax Notices" link.

Credit Union Day Raises More Than \$1,200 for Local Groups

Credit Union Day at Co-op Credit Union raised more than \$1,200 for several groups across the region.

CCU added to the money raised to donate \$650 to Interfaith Volunteer Caregivers and \$250 each to the Fall Creek Historical Society, Trempealeau County Humane Society, Friends of Melrose, Boys & Girls Clubs of Greater La Crosse and the Eleva-Strum Girl Scouts.

Money was raised during CCU's new Member Appreciation Bag Giveaway, which was held at all lobby locations in Black River Falls, Fall Creek, Galesville, Melrose, Onalaska and Strum. Local community members and their giving spirit shined through on the chilly but sunny fall day.

"Credit Union Day is one of many ways we say thank you to our members and help support our communities," said Eric Chrisinger, CCU's President/CEO. "We enjoyed the new take on our Credit Union Day festivities this year, and we are pleased our members and community members continued to show support for key groups in our area."

International Credit Union Day has been celebrated annually on the third Thursday of October since 1948. The day is celebrated across the world and highlights the credit union movement's history, achievements and educates the public on the difference between credit unions and other financial institutions.

CCU also sponsored free document collection and destruction on Credit Union Day. The credit union also held a grand prize drawing for a Yeti cooler, Falls Meats gift certificate and grilling supplies package.



Eleva-Strum Girl Scouts



Friends of Melrose



Interfaith Volunteer Caregivers



Fall Creek Historical Society



Trempealeau County Humane Society



Boys & Girls Clubs of Greater La Crosse

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. Each newsletter shares a few highlights. Thanks for providing your feedback.

Your comments are important to us!

Recently, a member e-mailed to compliment Beth, a Member Contact Agent, about her personalized, friendly service. The member got Beth when she first called with a question and she continued to ask for her when she called for additional assistance, like phone transfers, debit card limits, travel preparation and more. The member shared that it "is so reassuring someone like Beth cares so much. I personally don't know her, but now through CCU, I feel like I do." Thank you, Beth, for your commitment to exceptional service and friendliness!

Digital Wallet Feature Added to CCU Credit Cards

Paying with your CCU credit card just got even easier! We recently added digital wallet capabilities to our credit cards. This means you can add your credit card to your Apple Pay, Samsung Pay or Google Pay accounts and simply pay by tapping your phone at merchants that support digital wallet payments. Look for the Apple Pay, Samsung Pay and Google Pay logos on payment terminals. For more information, visit the Credit Cards page on our website.



Tax Preparation Update

The tax preparation services typically offered by AARP tax preparers and sponsored by CCU and Jackson Electric Cooperative will not be available in 2021 due to COVID-19.

Kids CAFÉ Grand Prize Drawing Winner!

We are pleased to announce the latest winner of the grand prize in our Kids CAFÉ program! Charlotte took home a \$175 gift card to enjoy fun activities with her family after the drawing, which was held on International Credit Union Day in October. The program teaches youth 17 and under the value of credit unions through saving, community involvement, education and fitness. Each individual stamp card completed is entered into the grand prize drawings, which are held twice yearly.

The spring drawing is held on the second Friday of April each year, and we're looking forward to it! For full program details, visit the Youth page on our website.



President's Message

With the turn of the calendar comes a new year and our hope for a place to start anew after the experiences – and challenges – of 2020.

As we reflect on the last year, we are grateful for the continued trust and confidence our members and our communities place in us. When the pandemic first began, we adapted to a swiftly changing landscape and stayed true to our mission – serving our members, no matter where they are in life and no matter what they are experiencing.

There truly was – and still is – no better time to be a member of a credit union, a financial cooperative where member needs and community needs always come first.

As we look ahead, we have new and exciting updates to share with you as we start 2021. First, we recently rolled out a new phone system, one focused on making the service we provide you even more efficient.

You'll notice, if you have called recently, that you now receive menu options at the beginning of the call to get you to the service or assistance you need in a timely fashion. You also can enter an employee's extension if you know it.

No matter the changes, you still are able to connect with our friendly and helpful Member Contact Agents. The phone system is the change – not the service we provide you. You still receive the service you deserve and expect as a valued member of CCU.

Looking ahead to March, we again will host our Annual Meeting in a virtual format via Facebook Live. We are rolling out a new way to conduct election voting. As you read earlier in the newsletter, voting will be held before the meeting – either online or by requested paper ballot – and the results will be announced during the meeting.

No matter the format, we always look forward to the Annual Meeting – one of the highlights of our structure as a cooperative. This is where your voting voice is heard, and we share with you our financial and operational status because you, our members, are our owners.

Thank you, as always, for the confidence and trust you place in us. From all of us at CCU, we wish you an especially happy and healthy start to the New Year.

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!

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www.coopcu.com
800-258-0023

President/CEO: Eric L. Chrisinger
Board of Directors: Tim Torkelson (Chairman),
Chuck Torgerson (Vice Chairman), Dave Overlien (Secretary),
Steven Hogden (Treasurer), David Olson, Tim Byom & 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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