

The Future is Yours!
 Picture it! Save for it! Share it!

celebrate credit union youth month

National Credit Union Youth Month is Here!

April is Youth Month, where “The Future is Yours!” Youth are encouraged to picture their future and save for their future during this month – and year-round! CCU is celebrating with a Special Youth Certificate. April 1st to April 15th, youth under the age of 18 can open their first Special Youth Certificate with up to \$500 at 5.00% 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 3.95% APY up to \$1,500. Limit one Special Youth Certificate per member.

KIDS CAFÉ

Grand Prize Drawing!

Our first grand prize drawing for our Kids CAFÉ program is coming up on Friday, April 12th at our main office in Black River Falls! Our youth stamp card program introduces participants to the credit union through community involvement, active lifestyle, financial savings and educational enrichment.

Completed stamp cards serve as an entry into the grand prize drawings, which will be held twice yearly.

Do you know someone who might love to participate? Call us, or visit our Youth page at www.coopcu.com for full program details.

CCU Assists with Second Year of Financial Challenge Bowl for High School Students

Co-op Credit Union coached and sponsored 11 area high school teams for the second annual Finance and Investment Challenge Bowl in La Crosse in February.

CCU and other credit unions were key contributors to the event, which fuels students’ interest and knowledge in economics and finance.

“I was impressed with the students and their knowledge – both the students I coached and all the teams that competed,” said CCU’s Melrose Branch Manager Jamie Lockington, who coached a team from Melrose-Mindoro. “I think events like this will help students a great deal in their future and with knowing what to expect about the real-world of finance and economics.”

The financial education-focused event drew students from several area high schools and featured

two teams facing off in each round for the chance to advance further in the competition and to state. Questions range in subject matter, testing money- and economics-related topics, including definitions and trends.

CCU staff coached teams from the Black River Falls, Blair-Taylor, Melrose-Mindoro and Onalaska school districts, helping prepare them for the competition in addition to being on site the day of the event.



Team Coaches from CCU

Care, Share, Golf!

The 22nd annual Interfaith Golf FUNdraiser is Friday, June 14th at Skyline Golf Course in Black River Falls. Golf includes lunch, dinner and green fees, carts, course events and awards. There will be a golf cart photo booth, silent auction, raffles and games.

Co-op Credit Union is teaming up with Interfaith staff to organize the tournament, with proceeds being used to support Interfaith’s mission of providing support for people who are elderly and disabled 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.



Two Brewers Games Planned for Next Cooportunities Trip

- **Thursday, June 27th**
vs. Seattle Mariners
1:10 p.m. Game Time
- **Wednesday, July 17th**
vs. Atlanta Braves
1:10 p.m. Game Time

Cost per person is \$95.
 Registration opens April 8th.
 Call (800) 258-0023 to register.



Coming up: Financial Education Sessions

Join us for free financial education sessions!

- The second session in our Financial Wellness Series is coming up at the Black River Falls Public Library on Tuesday, May 14th at 6 p.m. CCU Loan Officer and Certified Financial Counselor Jason Breining will share insights on your credit score: its importance, how to improve or maintain it and more. Registration is required. Call CCU at (800) 258-0023 or the library at (715) 284-4112 to sign up.
- A Home Buying Seminar is coming up on Thursday, May 2nd from 6-7:30 p.m. at Osseo Evangelical Lutheran Church in Osseo. Join a panel of experts as they discuss the ins and outs of home buying, mortgage options, appraisals and inspections. Registration is required. Call CCU at (800) 258-0023 to sign up.

"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!

- A potential new member called distressed on a Saturday and wanted to open an account so her payroll check could be deposited and have funds available for the weekend. She was closest to the Black River Falls branch, where all staff were booked with the exception of Member Account Representative Jim Arndt, who only had 15 minutes available at the end of the day. Strum Branch Manager Ken Rue was available and assisted with taking all the necessary information to open the account and sent the information over to Jim so the new member could sign the paperwork and be ready to go. Between Ken and Jim, everything went smoothly for the member and the credit union. **Thank you, Ken and Jim, for your commitment and flexibility!**
- Recently, a member was expecting his loan payments to arrive at the Onalaska branch via the mail, but due to the weather and mail delays they had not yet arrived. Loan Processor Cindy Mense assured the member that CCU would watch closely for them and notify him when they arrived. Cindy also suggested and helped the member set up a recurring electronic payment to help mitigate this happening in the future. The member was happy when he was notified the checks had arrived and said he appreciated Cindy taking the time to assist and resolve the issue. **Thank you, Cindy, for your commitment and willingness to go above and beyond for members!**



David Olson



Tim Byom

Two re-elected to CCU Board of Directors

Co-op Credit Union Board of Directors incumbents David Olson and Tim Byom were re-elected during the credit union's Annual Meeting March 21st.

The Annual Meeting, held at the Lunda Theater in Black River Falls, included chairman, treasurer, president, loan officer and audit reports that provided the financial and operational status of the credit union. Staff members from Tiger Credit Union provided a presentation on the financial education efforts and value of CCU's student-run, in-school branch.

Reports highlighted asset growth to more than \$338 million, deposit and loan growth, new lending initiatives and CCU's continued commitment to financial wellness efforts for youth and adults.

Entertainment was provided before the meeting, and there also were prize drawings and refreshments.



Did You Know?

CCU Mobile has many convenient features, including the ability to temporarily freeze and unfreeze your debit card if you lose or misplace it. You also can update travel plans to notify CCU of upcoming travel and help reduce the risk of your card being declined for irregular activity.

Locations	Days	Lobby	Drive-Up
BRF—Main	M—Th	9-4:30	7:30-5:30
	Fri	9-5:00	7:30-5:30
	Sat	9-Noon	7:30-Noon
BRF—Hwy A	M—F		7:30-5:30
	Sat		7:30-Noon
Fall Creek	M—Th	9-4:30	9-5:00
	Fri	9-5:00	9-5:00
	Sat	9-Noon	9-Noon
Galesville	M—Th	9-4:30	8-5:00
	Fri	9-5:00	8-5:00
	Sat	9-Noon	9-Noon
Melrose	M—Th	9-4:30	9-5:00
	Fri	9-5:00	9-5:00
	Sat	9-Noon	9-Noon
Onalaska	M—F	9-5:00	7:30-5:30
	Sat	9-Noon	7:30-Noon
Strum	M—Th	9-4:30	9-5:00
	Fri	9-5:00	9-5:00
	Sat	9-Noon	9-Noon



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

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.

President's Message

We've finally entered the spring season with the calendar turning to April. At Co-op Credit Union, and credit unions across the country, we're excited to celebrate National Credit Union Youth Month.

Youth Month is an exciting time to highlight our commitment to youth, but focusing on youth and their financial wellness and growth is top of mind no matter what month we are in.

April does have some special highlights, though, and particularly this year. We currently are offering our Youth Certificate Special to help kids get a jumpstart on their savings goals and habits. Check out information in this newsletter for all the details.

In under two weeks, we will mark the first grand prize drawing in our Kids CAFÉ program – the youth stamp card program we launched last year. This is exciting – not only because we will have our first winner but also because it highlights how youth of many ages are taking part in this well-rounded initiative.

The Kids CAFÉ promotes and fosters all the traits that make credit unions unique. Of course, that includes encouraging strong savings habits, but it also means the program emphasizes being involved in our communities, having an active lifestyle and prioritizing education and educational opportunities. If you'd like to learn more about the program, don't hesitate to call, stop in or check out our website.

We just hosted our 81st Annual Meeting in March, where we were pleased to have a special presentation from staff members of Tiger Credit Union. They explained the value and importance of Tiger Credit Union, our in-school, student-run branch at Black River Falls High School. The initiative, in its fourth school year, is yet another example of an effort focused on the financial wellness, education and success of our youth.

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 L. Chrisinger,
President/CEO



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