



Ken Rue, Jr., enjoying his retirement parade.

Strum Branch Manager Retires, New Leadership Named

We celebrated the career and contributions of our Strum Branch Manager Ken Rue, Jr., who retired on Friday, May 29th after a nearly 19-year career with Co-op Credit Union. Ken's celebration included photo montages and greetings on social media, a gift presentation and a surprise retirement parade down his street, which was attended by more than 25 cars of well-wishers.

The credit union has welcomed Alex Byom to take over as Strum Branch Manager and oversee the day-to-day operations of the office in addition to assisting members with account and lending needs. He comes to CCU with more than five years of experience as an agriculture and commercial lender.

"We are very pleased to have Alex join our staff. We know he will serve our members and the Trempealeau County area very well," said Eric Chrisinger, CCU's President/CEO. "We will certainly miss Ken's presence and dedication, and we wish him well as he takes the next step in his life and enjoys retirement."

Byom, a G-E-T High School and Luther College graduate, is involved in the community, serving as a Whitehall High School and youth volunteer baseball coach, a Junior Achievement volunteer and as a past member of the Whitehall Area Chamber of Commerce.



Alex Byom

"I'm very excited to join the team at CCU and to become a part of the Strum community," Byom said. "I'm eager to begin building relationships with the members of CCU and assist them in any way I can."

President's Message

The unprecedented challenges of the past few months have put a spotlight on the mission of our credit union and the credit union industry: People over profit and member-focused service no matter the circumstance.

For 100 years, the credit union industry has been represented by a small, cartoon-like figure of a man under an umbrella of financial challenges raining down on him – hard times, sickness and financial distress. This "Little Man," as he's been named by the Credit Union National Association, is protected by a big umbrella covered in the words "credit union."



We have been experiencing – and continue to experience – the "rains" the COVID-19 pandemic has brought upon individuals, families, businesses, farmers, our communities and, really, "normal" life as we know it. Credit unions, like CCU, are there for our members and our communities during times of need and stress like these. In fact, it's part of the reason why Co-op Credit Union was founded.

Throughout the pandemic, we have modified loans and loan rates for those in need, provided small-dollar, low-interest emergency loans, assisted small businesses in applying for Small Business Administration Paycheck Protection Program loans and supported our communities through donations.

We are here for you, our members, during good times and bad and everything between. We continue to be available to serve in many ways, including CCU Online, Mobile, Talk and Pay, over the phone and by appointment. We've seen an increase in the use of our electronic services, so we are pleased to know you are taking advantage of the convenience and ease they provide.

We continue to keep the safety and wellness of our employees, members and communities top of mind as we forge ahead.

Thank you for your continued trust, loyalty and flexibility as we navigate this new and changing world together.

Thanks for your business!

*Eric L. Chrisinger,
President/CEO*



New Debit Cards

You will receive your new debit card this summer. Your new card(s) will have the Mastercard® logo instead of VISA and bring you new technology, like contactless pay and the ability to use the Apple Pay, Samsung Pay and Google Pay programs.

Please keep an eye on your e-mail and mailbox for communication about when you'll be receiving your new card and be watching for it to arrive. More details on this change are available on our website at www.coopcu.com/checking-and-savings/debit-cards.



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. 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 \$225 (formerly \$200) of your deposit will be available on the same business day of your deposit. The full disclosure can be accessed on our website at www.coopcu.com.



When you're looking for your next vehicle, we're here to help.

Our rates will help get you on the road in the vehicle that's right for you, your needs, and, most importantly, your dreams. We're your credit union, and we work in your best interests every day. Apply online at www.coopcu.com, or give us a call.

Commitment to Education

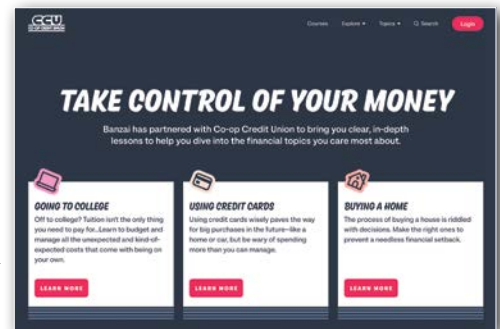
Co-op Credit Union awards scholarships to seniors at 10 local high schools throughout our membership area who are pursuing post-secondary education at a college of their choice. As a cooperative, we believe in the power of giving back in our communities and also the value and importance of education.

This year, the following students will receive \$1,000 scholarships:

- Augusta: Jacob Engstrom
- Black River Falls: Cassidy Boerger
- Blair-Taylor: Bryce Elvaker
- Eleva-Strum: Alexandra Schick
- Fall Creek: Molly Larson
- G-E-T: Alivia Beaman
- Lincoln: Ethan Breheim
- Melrose-Mindoro: Jacqueline Brown
- Onalaska: Zakariah Turner
- Osseo-Fairchild: Autumn Volbrecht

Financial Resources at Your Fingertips

We have a variety of online tools and resources for you to use as you look to gain money management skills and insights! Check out our website for key resources, including Banzai!, which is a free service brought to you by CCU. It includes articles, coaching tools and financial simulations for young kids, teens and adults. In addition, we have seven online calculators as you look at loan payment amounts, refinancing or saving.



Summer Events Update

We will not hold our Backyard Bash events this summer to continue to protect the health and safety of our employees, members and communities. We will certainly miss gathering families in our communities together in this way this year, but continued diligence and caution is of utmost importance during COVID-19.

Please visit our website and follow us on social media for new ways we'll celebrate the summer season this year.

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



www.coopcu.com
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Executive Vice President Lending — Tim Tranberg
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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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