



## National Credit Union Youth Month

### Special Youth Certificate and Virtual Fun!



April is Youth Month where we will celebrate the theme, "Be a Credit Union Saver and Your Savings Will Never Go Extinct!"

We're again offering a Special Youth Certificate. From April 1<sup>st</sup> to April 15<sup>th</sup>, 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.

Plus, we have a variety of activities in store the whole month, including:

- Coloring Contest
- Facebook Live Book Reading of "You Can't Buy a Dinosaur with a Dime"
- Youth Financial Wellness Session (see more details on page 2 of this newsletter!)
- Virtual Scavenger Hunt

Visit the News & Events page on our website for complete details, including how to register for the session and how to win prizes! Stay tuned to Facebook and Instagram as well.



## President's Message

A year ago at this time, we were forging into uncertainty like we never had before. In the last 12 months, however, we've learned many circumstances will evolve and change, but many will remain constant – including how your credit union serves you, your families, businesses and our communities. Our purpose and our mission are unwavering.

We just wrapped up our second virtual Annual Meeting, where we had the privilege of sharing the Credit Union Difference and the financial and operational status of Co-op Credit Union.

We've learned 2020 did not present setbacks for the credit union, but rather opportunities. We did not experience retraction but instead strong growth.

We've had a consistent opportunity to assist members through loan modifications and payment assistance, help small businesses through Paycheck Protection Program loans and serve our communities through financial support and volunteerism.

Looking ahead, we know we're well-positioned to persevere through any circumstance. That's because of our strong financial position, but, most importantly, the vision and the dedication of our employees and Board of Directors to be here for our members and communities for years to come.

We're excited about April because it's National Credit Union Youth Month – a time to encourage new, young credit union savers and have some fun along the way. See more information in this newsletter about a variety of activities we'll provide this year.

As always, thank you for your continued loyalty and the trust and confidence you place in us. We're here for you, no matter where your journey is taking you. Have a healthy and happy spring!

*Thanks for Your Business!*

Eric L. Chrisinger, President/CEO



## Kids CAFÉ Grand Prize Drawing

Our grand prize drawing for our Kids CAFÉ program is coming up on Friday, April 9<sup>th</sup> 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.

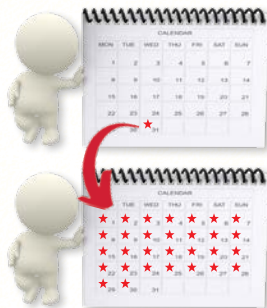
Completed stamp cards serve as an entry into the grand prize drawings, which will be held twice yearly.

Do you know someone who might love to participate? Call us, or visit our Youth page at [www.coopcu.com](http://www.coopcu.com) for full program details.





## REWARD CHECKING QUALIFICATION CYCLE



Last day of the previous month to second-to-last day of the current month.

## Reward Checking Reminder

A qualification cycle for our Reward Checking account is the last day of the previous month through the second-to-last day of the current month. For ease of reference, the 2021 qualification cycles are as follows:

- **January:** December 31, 2020 - January 30, 2021
- **February:** January 31<sup>st</sup> - February 27<sup>th</sup>
- **March:** February 28<sup>th</sup> - March 30<sup>th</sup>
- **April:** March 31<sup>st</sup> - April 29<sup>th</sup>
- **May:** April 30<sup>th</sup> - May 30<sup>th</sup>
- **June:** May 31<sup>st</sup> - June 29<sup>th</sup>
- **July:** June 30<sup>th</sup> - July 30<sup>th</sup>
- **August:** July 31<sup>st</sup> - August 30<sup>th</sup>
- **September:** August 31<sup>st</sup> - September 29<sup>th</sup>
- **October:** September 30<sup>th</sup> - October 30<sup>th</sup>
- **November:** October 31<sup>st</sup> - November 29<sup>th</sup>
- **December:** November 30<sup>th</sup> - December 30<sup>th</sup>

For more details on the account and its benefits, visit the Checking & Money Market page at [coopcu.com](http://coopcu.com).

## Got Too Much Paper?

Declutter your files by enrolling in eStatements! Receiving your monthly or quarterly statements electronically helps you in a few ways: It saves paper, you get your statements sooner than waiting for the mail and you can access them anytime, from anywhere.

Not already enrolled? It's easy to get signed up. Log into your CCU Online account, click the eStatements tab and complete the steps.



## Virtual Youth Financial Wellness Session

Join us for a virtual financial wellness session for kids on Monday, April 19<sup>th</sup> at 6 p.m.! This event, great for kids 5 to 10 years old, will teach how to be a credit union saver so your savings will never go extinct. We'll create a dinosaur savings bank and show you and the little ones in your life how saving for the future can be easy – and fun!

The session will be held via Microsoft Teams, which is free to use on any device, including smartphones, tablets and computers. Pre-registration is required by e-mailing [mtorkelson@coopcu.com](mailto:mtorkelson@coopcu.com).

For more information, including the materials needed for the dinosaur savings bank, visit the News & Events page on our website.



## MONEY SMART WEEK

APRIL 10-17, 2021



## Free Credit Reports

Money Smart Week is April 10<sup>th</sup> through April 17<sup>th</sup>! We'll celebrate with free credit reports. Call ahead to schedule an appointment to obtain your report – an opportunity to learn what it means and how you can improve or maintain it. For more information, visit the News & Events page on our website.

## Two Elected to CCU Board of Directors

Sarah Lebakken (incumbent) and Dr. Carol Martin were elected to the Co-op Credit Union Board of Directors following the 2021 election held from February 11<sup>th</sup> to March 11<sup>th</sup>.

The results of the election, which had three candidates running for two open seats, were announced at the 83<sup>rd</sup> Annual Meeting. The meeting was held virtually on Facebook Live on Thursday, March 18<sup>th</sup>.

The meeting included chairman, treasurer, loan officer and audit reports that provided the financial and operational status of the credit union.

Reports highlighted asset growth to nearly \$420 million, deposit and loan growth and CCU's continued commitment to our communities and financial wellness, no matter what circumstances we face.



Sarah Lebakken



Carol Martin, M.D.

## Get Social With Us

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

- Facebook – Co-op Credit Union
- LinkedIn – Co-op Credit Union
- Instagram – Coopcredit
- YouTube – Co-op Credit Union



[www.coopcu.com](http://www.coopcu.com)  
800-258-0023

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**Board of Directors:** Tim Torkelson, Dave Overlien, Steven Hogden, David Olson, Tim Byom, Sarah Lebakken & Dr. Carol Martin.

**Legal Advisor:** Garrett W. Nix

**Editor:** Cassie Perenchio

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