

President's Message

Entering a new year is always exciting! We make plans, set new goals and are excited about what is yet to come.

However, we, at Co-op Credit Union, won't move forward without taking time to look back, learn from our experiences, and offer all our members a very sincere apology.

In April 2025, we experienced a data breach through an employee's email account. Following the guidance of our Cybersecurity Regulator, we conducted a thorough review and prepared to notify all potentially impacted members*. Conducting a thorough review takes time and in a situation such as this, time is valuable. It can feel like our notification was delayed, but please know, we did everything in our power to notify you as quickly as possible, while following the rules and regulations presented to us.

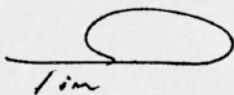
To help monitor your identity for potential fraud due to this situation, we offered free credit monitoring. As we received member questions on how to enroll in the credit monitoring, we learned that incorrect information was printed on the letter, which made enrolling in the program very difficult. I'm very sorry for this error and the frustration it may have caused.

We do not take any member for granted and are truly disheartened by this event. I know this has caused many to feel anxious, nervous and scared about being a victim of identity theft. Those are the very last feelings we want our members to feel when they are doing business with us. We can and will do better.

As we move forward from this experience, please know we have improved our email security and provided staff with additional guidelines regarding email maintenance. We will continue to work with regulators and use the resources available to us.

Our members should trust and feel safe with their financial institution. As we move forward, we hope this moment does not define who we are, and you continue to place your trust in us.

As always, I thank you for your valuable membership.



Tim Tranberg,
President/CEO



**All potentially impacted members received a letter detailing the above incident. If you did not receive a letter, your information was not part of the data breach.*

Notice of Annual Meeting March 19, 2026 | 5:00 p.m. Video via Facebook

In alignment with CCU's commitment to a digital first mindset, Co-op Credit Union's Annual Meeting will be available on Facebook starting at 5 p.m. on Thursday, March 19, 2026. Three candidates, Tim Torkelson, David Overlien and Steve Hogden, are seeking reelection to Co-op Credit Union's Board of Directors (see candidate information inside). Learn about the financial position of CCU as the Treasurer's Report will be presented, along with the Chair's and President's reports.

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

Martin Luther King Jr. Day

All CCU offices will be closed on Monday,
January 19, 2026, on Martin Luther King Jr. Day.

CCU Scholarship Application Now Available

We believe in investing in the next generation by providing financial assistance to graduating high school seniors attending college or technical school in the 2026-2027 school year. Ten recipients will be selected, and each awarded a \$1,500 scholarship.

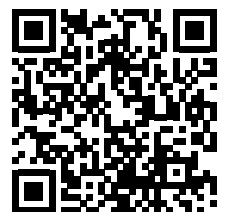
To qualify for CCU's scholarship, students must meet the following requirements:

- Be a graduating high school senior
- They or their parent/guardian must be an active member of CCU since August 31st of the student's senior year of high school
- Have a GPA of at least 2.5 or higher on a 4-point scale
- Apply by 11:59 p.m. on March 15, 2026

Applications for CCU's scholarship are available from January 1st to March 15th.

Applications can be found at coopcu.com or by scanning the QR code.

It is our honor to assist students as they plan their futures and work to achieve their goals.



Meet Our Board Candidates

Tim Torkelson, incumbent, of rural Black River Falls, has served on the board since 2009 and currently serves as Chair.

He graduated from the University of Minnesota-Crookston with a degree in Sales/Marketing and Small Business Management. He was the National Sales Manager for a veterinary software company for 14 years before starting his own animal health and nutrition business in 2004.

In 2009, the Torkelsons founded Positive Impressions, a marketing and supply company for veterinarians. Tim and his wife, Sherri, reside near Disco, near the Torkelson family farm. They have two grown children, Brittany and Tyler, and two grandchildren. In his spare time, Tim enjoys family, friends and the outdoors.



David Overlien, incumbent, of Black River Falls, has served on the Board of Directors since 1990. He currently serves as Secretary and is a member of the Asset-Liability Committee. He also has served on the Credit and Supervisory committees.

He is a lifelong resident of Black River Falls and graduated from UW-Eau Claire where he received his Bachelor of Business Administration Degree while majoring in accounting. Overlien, a CPA, retired in 2010. David and his wife, Mary, have three grown children, five grandchildren and one great grandchild.



Steve Hogden, incumbent, of rural Galesville served on CCU's Advisory Board for two-and-a-half years, was appointed to the Board of Directors in 2013 and currently serves as Treasurer.

He retired from West Central Insurance Services of Whitehall as an Agency Representative in 2015. Previously, Hogden was a Field Supervisor for Friday Canning Corp. of Galesville for 25 years.

He served on the Board of the Town of Caledonia for 33 years retiring as Chairman in 2023. He continues to represent Trempealeau County on the La Crosse County Solid Waste Policy Board as Vice-Chair. He is a past Chairman of the Trempealeau County Unit of the Wisconsin Towns Association and has previously held leadership positions with several other cooperatives and associations.

He enjoys the outdoors in his spare time, including hunting, fishing and working on the farm that he and his wife, Linda, have owned and operated for more than 50 years.



Important Updates and Year-End Reminders

- If you receive statements and notices electronically, you will also receive your tax forms electronically. Watch for an e-mail notifying you when they are available to view in your CCU Online account. To find them, log in, click the red Documents button and then select Tax Notices.
- 1098s and 1099s will be arriving to those affected. However, you can also find your year-end figures for tax preparation on your December 31st CCU statement/eStatement and on the statement from the last month the loan or share account was open.
- When filing your 2025 taxes, verify your CCU Account Number before submitting. Using an incorrect account number, a partial account number or an old account number format will result in a delayed tax refund. Verify your account number on your CCU Online account or your checks.
- Are your IRA and HSA beneficiaries up to date? Contact us at 800-258-0023 to verify your current beneficiary designation, change your beneficiary designation and/or assign a beneficiary.
- Where do I find CCU's routing number and my account number? CCU's Routing Number is 275977120. Your account number can be found on the bottom of your check or by logging into your CCU Online account. Once logged in, select the account you want to use and scroll to the Details section to view your account number.

Concern for Community

As a financial cooperative, having concern for community is in our nature. We show this value by being responsive in a time of need. With the recent government shutdown and with the holidays fast approaching, our local food pantries have seen an uptick in participants. To help with the increase in need, CCU donated a total of \$5,000 to our local food pantries.



Strum Area Food Pantry



G-E-T Community Food Pantry



BRF Friends Sharing Food

CCU's All-Staff Day Gives Back to Local Schools

Every October, CCU's staff participates in community service projects as part of their All-Staff Training Day. This year, employees spent an afternoon creating snack packs and birthday kits for students at local school districts.

"We believe in People Helping People and this simple act can make a big difference in our youth and in the classroom," said CCU President/CEO Tim Tranberg. "Thank you to our CCU employees, members and community members who collectively donated 4,000 items to help us make these kits."

Over 1,800 snack packs and 100 birthday kits were assembled and distributed to Black River Falls, Fall Creek, G-E-T, La Crosse, Melrose-Mindoro and Eleva-Strum School Districts. The snack packs and birthday kits will be given to students and families who may not be able to supply snacks for the classroom or purchase a birthday cake to celebrate those special moments.

In addition to the community service project, CCU staff participated in professional development training involving an ice breaker challenge focused on showcasing an employee's length of service to CCU followed by guest speaker, Jim Morgan from MRA, who spoke on generational differences in the workforce and how to work cohesively with peers.

CCU's All-Staff Day provides a chance to connect with fellow peers and give back to the communities we live and work in. We are proud to be able to do this small act of service every year.

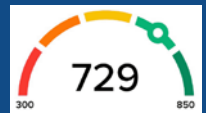


Spooktacular Fun at Local Trunk 'r Treats

CCU employees had a spooktacular time decorating vehicles and handing out candy at our local Trunk 'r Treat events in Black River Falls, Fall Creek, Galesville, Melrose, Onalaska and Strum.



New Year. New You. New Credit Score.



It's a new year, and a new you! Make the health of your credit score a top priority in 2026.

Our free Credit Score solution enables you to create a solid plan, track progress and reach your financial wellness goals.

With Credit Score by SavvyMoney you're able to do so many things:

- Better understand key factors that make up your score.
- Get helpful tips and recommendations for credit score improvement.
- Receive customized offers that fit your credit and budget.
- Evaluate various financial options using Credit Score Simulator.
- Review your credit report anytime and monitor your credit score.
- Dispute errors, be notified of any changes to your credit report, and so much more!

Did You Know?

- Monitoring your credit score and report allows you to spot any suspicious activity.
- Proactive credit monitoring is essential and will help you reach your credit goals.
- Having a good credit score can unlock many cost savings benefits, including access to credit cards and loans that offer the best favorable rates and terms.

Start the year off strong and enroll into Credit Score by SavvyMoney for free through your CCU Online and Mobile app.

savvymoney

Co-op Credit Union donates over \$7,000 in honor of Credit Union Day

Co-op Credit Union's membership raised over \$7,000 during Credit Union Day for several groups across the region.

Money raised at brat and bake sales at all of CCU's lobby locations in Black River Falls, Fall Creek, Galesville, La Crosse, Melrose, Onalaska and Strum helped support Interfaith Volunteers, the Boys and Girls Club, Fall Creek Area Fire District, American Legion Auxiliary, Trempealeau County Humane Society, G-E-T Community Food Pantry, Friends of Melrose, Hamlin Valley Cemetery in memory of Ronnie Bjorgo, Strum Food Pantry and WAFER Food Pantry.

"Credit Union Day is one of many ways we are able to say thank you to our members and to highlight the credit union difference each year," said Tim Tranberg, CCU's President/CEO. "We appreciate the ongoing support from our members and the community for these local 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 and held drawings for gift cards at all locations for this year's event.



Boys and Girls Club



G-E-T Community Food Pantry



Strum Area Food Pantry



Hamlin Valley Cemetery



Friends of Melrose



Trempealeau County Humane Society



WAFER Food Pantry - Onalaska/La Crosse



www.coopcu.com
800-258-0023

LOCATIONS:

100 E Main St
PO Box 157
Black River Falls, WI 54615

326 E Lincoln Ave
PO Box 96
Fall Creek, WI 54742

17578 N Main St
PO Box 417
Galesville, WI 54630

1735 Credit Union Ct
La Crosse, WI 54603

409 N Washington St
PO Box 275
Melrose, WI 54642

100 French Rd
Onalaska, WI 54650

134 Fifth Ave N
PO Box 339
Strum, WI 54770

ATM LOCATIONS:

BRF Main Office Drive-Up
& Hwy A Drive-Up

Fall Creek 326 E Lincoln Ave

Galesville 17578 N Main St

Melrose 409 N Washington St

Onalaska 100 French Rd

Strum Cenex

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

Legal Advisor: Garrett W. Nixon

Editor: Mikayla Hurd



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Privacy Notice

Federal law requires us to tell you how we collect, share and protect your personal information. Our privacy policy has not changed. You may review our policy and practices with respect to your personal information at www.coopcu.com or we will mail you a free copy upon request if you call us at 800-258-0023.

Gifts of Warmth

Thank you, members! This year, CCU offices collected over 590 items for children in need in our communities through the annual Hat and Mitten Drive. The hats, mittens, boots and other winterwear were donated to several elementary schools throughout 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.