

National Credit Union Youth Month

April is Youth Month where we will celebrate the theme, "Save Small – Dream Big!"



We're again offering a Special Youth Certificate. From April 1st to April 15th, youth under the age of 18 can open their first Special Youth Certificate with up to \$1,000 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 \$2,000. Limit one Special Youth Certificate per member.

Follow our Facebook and Instagram page for more Youth Month Content!

Coming up: Financial Education Sessions

Join us for free financial education sessions!

Virtual Home Buying Seminar

Held via Microsoft Teams

Tuesday, April 19, 2022 | 5:30 p.m.

Learn about mortgage options, appraisals, inspections and more from CCU and other local experts! Plus, each household in attendance will receive a \$150 voucher to use toward CCU closing costs.* Pre-registration is required for this event – visit the News & Events page on our website to sign up through our online form. You will receive an e-mail invitation with event info and a digital packet of educational information the week of the event. The session will be held via Microsoft Teams, which is free to use on any device, including smartphones, tablets or laptops. *Only available on first mortgage purchase money transaction. Not redeemable for cash. Redemption value not to exceed \$150.

Estate Planning Seminar

The Hub at the Lunda Community Center

Tuesday, April 26, 2022 | 5:00 p.m.

Join Attorney Garrett Nix as he discusses basic estate planning, how and why to avoid probate, protecting your assets and tax considerations. A light meal will be served. Limited seating available, reservations required – call 800.258.0023 to reserve your spot!

Two re-elected to CCU Board of Directors

Co-op Credit Union Board of Directors David Olson and Tim Byom, incumbents, were re-elected during the credit union's Annual Meeting on March 17th.

The Annual Meeting, held virtually on Facebook Live, included Chair, Financial, President, Loan Officers and Audit Reports that provided the financial and operational status of the credit union. Reports highlighted asset growth over \$471 million, deposit and loan growth, new lending initiatives and CCU's continued commitment to our communities and financial wellness.



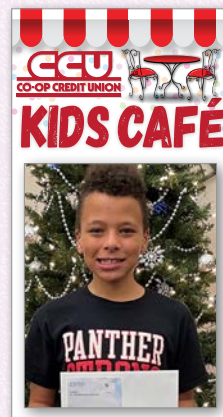
Kids CAFÉ Grand Prize Drawing

Congratulations to Kyan, our most recent grand prize winner of \$175 from our Kids CAFÉ! Kyan worked hard and filled up his stamp card by saving, exercising, being involved in his community and through educational achievements.

Submit your Youth Stamp Card by Friday, April 8th to be considered to win our \$175 grand prize for our Kids CAFÉ program. Kids CAFÉ introduces participants to the credit union through community involvement, an active lifestyle, financial savings and educational enrichment.

Completed stamp cards serve as an entry into the grand prize drawings, which are held in April and October.

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



Interfaith Golf Outing

The 24th annual Interfaith Golf FUNdraiser is Friday, June 17th at Skyline Golf Course in Black River Falls. Team registration includes lunch, green fees for four, two carts, course events, dinner and awards. There will be a golf cart photo booth, best dressed contest, silent auction, raffles and games!

Co-op Credit Union is teaming up with Jackson County Interfaith Volunteer Caregivers staff to organize the tournament, with proceeds supporting 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.

We're Going Out to the Ballgame! Two Brewers Games Planned for Co-opportunities Trip

Open to members and one guest - \$100 per person. Call 800.258.0023 to register.

Wednesday, May 18th

vs. Atlanta Braves
12:10 p.m. Game Time

Wednesday, July 27th

vs. Minnesota Twins
1:10 p.m. Game Time



Free Credit Reports

Money Smart Week is April 9th through April 16th and we celebrate with free credit reports! Call ahead to schedule an appointment to obtain your report. Take this opportunity to learn what your report means and how you can improve or maintain it. For more information, visit the News & Events page on our website.

ESTATEMENTS

Secure. Simple. Accessible.

GO PAPERLESS

Sign up to get your statements online by logging into your account at coopcu.com and click the eStatement tab.

Paperless statements allow you to access your statement virtually anytime, from anywhere with CCU Online or the CCU Mobile app.

CCU Receives Special Training to Assist all Member Needs

Co-op Credit Union employees participated in Dementia Live, a simulation training provided by the Aging & Disability Resource Centers of Eau Claire, La Crosse, Jackson and Monroe Counties, to better understand and serve members of the community who have been impacted by Dementia.

"At CCU, our mission is 'Serving our members, where they are, through all stages of life'. This includes our elderly population," said Marianne Torkelson, CCU's Vice President Business Development and Training. "In order to properly assist our elderly membership, it is important our staff is equipped to serve in a manner that meets all member needs, no matter their stage of life."

CCU's purpose is to care for members and go above and beyond to serve them. This eye-opening training provided CCU employees with a deeper understanding, greater empathy and taught them to identify the best practices when assisting members who may be impacted by memory loss, dementia or Alzheimer's.

A 'Purple Angel' window cling will be displayed at CCU entrances to notify members that it is a safe and dementia-friendly environment.



How We Protect Our Members from Fraud

Our Member Service Representatives have been trained to spot potential fraud, but to do that they may need to ask you questions. Our main goal is to protect you from financial loss.

Some transactions may require verification of identification, which is a government regulation. Others may require the MSR to place a hold on the funds which reduces the risk of fraud to our member and to CCU.

Possible examples of transactions that might prompt questions from a MSR include:

- An unusually large cash deposit or withdrawal
- A transaction larger than past transactions
- New accounts with little history
- Unfamiliar checks

To better protect yourself, answer the following questions before depositing a check or making an abnormal transaction:

- Do I personally know the individual or business who issued me this check?
- Was I asked to give my login credentials for CCU Online or CCU Mobile to receive money?
- Did I unexpectedly receive the check in the mail?
- Was I asked to send back some of the money, or send it to someone else?
- Was I told to purchase gift cards or prepaid cards and then instructed to provide the serial numbers listed on the back of the cards to someone via phone, text, email or social media?
- Was I directed to wire funds or send money?

CCU is here to serve you and protecting you and your money is our priority. That's why we may ask you questions that seem forward. It's also why we are always willing to answer questions you have, in the event you think someone is attempting to take advantage of you.

President's Message

At the 84th CCU virtual Annual Meeting in March, we had the privilege of sharing the Credit Union Difference and the financial and operational status of Co-op Credit Union. It provides a great reminder that even through economic and political unrest, CCU will continue to be secure and is well positioned to persevere through any circumstance.

With this unrest, cybercriminals often take advantage of world events to prey on your emotions and we tend to see an uptick in financial scams. Cybercriminals may take advantage of your sympathy by pretending to need financial assistance. They may try to manipulate your emotions by spreading disinformation in the form of emails, text messages, or social media posts. To better protect yourself, avoid making donations to unknown users and be wary of social media usernames that only consist of random letters and numbers. If you would like to donate to support a cause, donate directly through a trusted organization's website.

As we look forward to the snow melting and the first signs of spring, we see a surge in spring cleaning, home repairs and updates. I'm excited to announce that our Black River Falls main office will also be getting a refresh this year. These updates will allow us to better accommodate our members in the lobby area and create additional and more efficient workspaces for our employees. I thank you for your patience as we begin this process.

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
Eric L. Chrisinger,
President/CEO



www.coopcu.com
800-258-0023

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BRF Main Office Drive-Up & Hwy A Drive-Up | Fall Creek 326 E Lincoln Ave | Strum Countryside Cenex

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

President/CEO: Eric L. Chrisinger
Board of Directors: Tim Torkelson (Chair), Sarah Lebakken (Vice Chair), Dave Overlien (Secretary), Steve Hogden (Treasurer), David Olson, Tim Byom and Carol Martin

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