



## COOPERATION FOR A PROSPEROUS WORLD

2025 International Credit Union Day  
**Thursday, October 16<sup>th</sup>**

- **Bake Sale**  
9 a.m. until gone

- **Brat Sale**  
11 a.m. to 2 p.m.  
Brat, kraut, chips  
& beverage

**Brat & Bake Sale**  
All Lobby  
Locations

*Free will donations will be accepted to support community groups throughout the region*

- **Prize Drawings**

Four winners per location

- **Free, Secure Document Destruction**

11 a.m. to 2 p.m.  
Black River Falls Office  
Two boxes per person limit

- **Free, Secure Document Collection**

Available at all other lobby locations

## CCU Offices closed October 13<sup>th</sup>

Our offices and Member Contact Center will be closed on Monday, October 13<sup>th</sup> as CCU staff members participate in an All-Staff Training Day. We will reopen on Tuesday, October 14<sup>th</sup>.

*Sorry WE'RE*  
**CLOSED**  
**OCT. 13<sup>th</sup>**

## Family-Fun at CCU's Back 2 School Bash Events

We loved seeing everyone's smiling faces as you enjoyed a night of inflatables, yard games, crafts, dancing and more! A big thank you goes to our community partners who assisted with serving concessions and crafts to help make the night special for all.

Over 115 teachers were nominated for our Outstanding Teacher award in recognition of their kindness, hard work and service to our youth. We were thrilled to donate \$200 to each of the following teachers to help them purchase supplies for their classroom:

- **David Prell** – Black River Falls
- **Rachel Golden** – Eleva Strum
- **Kristin Duggan** – Fall Creek

- **Carrie Taysom, Cory Kemnitz, Mai Kia Yang** – Galesville-Ettrick-Trempealeau Middle School Special Education Team
- **Erica Manix** – Galesville-Ettrick-Trempealeau Special 'Thank you' to Sara Olson, G-E-T School Board Member, for her donation of \$200 to recognize a second teacher within the G-E-T School District.
- **Janie Lundstrom** – Onalaska

We strive to support and enrich our communities through these free community events – it's part of our commitment to community and our dedication to our cooperative principles!



## CCU's Commitment to Community

At CCU, we truly believe in the importance of giving back and being a community partner to our area organizations.

This is seen in many ways, including monetary donations, event sponsorships or participation, and volunteer opportunities.



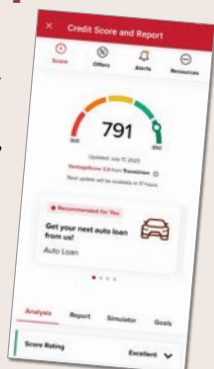
*Eau Claire County Fair*



*Trempealeau County Fair*

## Your Credit Score and more at your fingertips!

With Credit Score by SavvyMoney, access your credit score and full credit report, monitor your credit and get financial tips! By staying in touch with your score, report and monitoring updates, you put yourself in the best position to truly discover financial freedom. To enroll, log into your Online Banking, look for Credit Score & Report and select Enroll.



## Score with CCU's GoalSetter Savings Account

Be prepared for those annual expenses – taxes, summer vacation and holiday shopping – with CCU's GoalSetter Savings Account. Earn 1.40% APY\* on balances up to \$10,000.

\*Annual Percentage Yield as of October 1, 2025 and subject to change at any time. Withdrawals allowed during January, July, November and December. Additional withdrawals during other months, subject to \$10 fee per withdrawal.

## Call for Nominations

Qualified candidates who wish to serve on the Co-op Credit Union Board of Directors are welcome to apply for nomination. Three board positions are up for election in 2026, which are seats held by Tim Torkelson, David Overlien and Steve Hogden.

Those interested may request an Application for Nomination plus other director qualification information by writing or e-mailing: [gnix@gklaw.com](mailto:gnix@gklaw.com)

**Garrett Nix, Nominating Committee Chair**

**4825 Owen Ayres Court, Suite 102**

**Eau Claire, WI 54701**

Please respond no later than October 31, 2025.

## President's Message

If you're like us at Co-op Credit Union, you've been enjoying the cooler weather, football Sundays and are eagerly waiting to celebrate Credit Union Day on October 16<sup>th</sup>!

Credit Union Day is always an exciting time for us as we get to share the credit union difference with our members and our community. We hope you stop in to enjoy a brat and help us support a great cause as all proceeds from the event are donated right back into our local communities!


October isn't just for credit unions, it's also Cooperative Month! This Cooperative Month is extra special as the United Nations declared 2025 the International Year of Cooperatives to highlight how cooperatives build a better world through their vital role in sustainable development, inclusive growth and strengthening community resilience.

Cooperatives can be found in almost every business sector there is, all operating under the guidance of the same seven cooperative principles.

1. Voluntary and Open Membership
2. Democratic Member Control
3. Members' Economic Participation
4. Autonomy and Independence
5. Education, Training and Information
6. Cooperation Among Cooperatives
7. Concern for Community

To learn more about each cooperative principle and what it means to CCU, follow our Facebook page the month of October!

Thanks for your membership.

  
**Tim Tranberg, President/CEO**



We're holding our very last grand prize drawing for the Kids CAFÉ program on October 16<sup>th</sup>. After the drawing, our Kids CAFÉ program will be discontinued. Keep an eye out for future announcements of our new and improved youth saving incentives!

## Holiday Hours

**Thursday, November 27<sup>th</sup>**

Thanksgiving Closed

**Wednesday, December 24<sup>th</sup>**

Christmas Eve Close at 1 p.m.

**Thursday, December 25<sup>th</sup>**

Christmas Day Closed

**Wednesday, December 31<sup>st</sup>**

New Year's Eve Open Regular Hours

**Thursday, January 1<sup>st</sup>**

New Year's Day Closed

## Holiday Open House

Join us at all locations

**December 22<sup>nd</sup>, 23<sup>rd</sup> and 24<sup>th</sup>**

for free cookies, coffee & cider

*Check out the 'News and Events' page on our website in November for more information!*

## Share the Warmth

We will be accepting newly purchased or hand-crafted hats, mittens, gloves, snow pants and boots for young students in our communities from November 3<sup>rd</sup> through November 28<sup>th</sup>. Contributions can be made at any of our lobby locations in Black River Falls, Fall Creek, Galesville, La Crosse, Melrose, Onalaska and Strum. This drive is organized by the 7 Rivers Region Chapter of Credit Unions.



**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. Nix**

**Editor: Mikayla Hurd**



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