

2022 International Credit Union Day®

EMPOWER
YOUR FINANCIAL FUTURE
WITH A CREDIT UNION™



Thurs., October 20th

Brat & Bake Sale

All Lobby Locations

- **Bake Sale**
9 a.m. until gone
- **Brat Sale**
11 a.m. to 1:30 p.m.
Brat, kraut, chips and a beverage

*Freewill 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
- **Free, Secure Document
Collection**
Available at All Other Lobby
Locations

*Food and monetary
donations will be accepted
to support community
organizations.*



Free Education Seminars

Join us for our upcoming Financial Wellness Seminars.

Registration is required for each. Call CCU at 800-258-0023 to sign up!

Creative Ways to Reduce Your Expenses

Join Black River Falls Branch Manager and Certified Credit Union Financial Coach Jason Breining on Tuesday, October 25th at 6:00 to 7:00 p.m. for this virtual session. Inflation has been soaring and our budgets are getting tighter and tighter. This session will teach you some innovative ways to reduce your expenses and stretch your dollar further. You will walk away empowered to make changes to have a brighter financial future.

CCU eSuite Tutorial

Join Consumer Lending Specialist Stacy Brown on Thursday, November 10th at 6:00 to 7:00 p.m. for a virtual session to review all the CCU eSuite has to offer. Stacy will help you feel at ease when using our online, mobile and telephone apps. You'll learn how you can turn your debit card on and off, how to transfer money to another person, pay your monthly bills in less than one minute and how to set up text or email reminders so you don't forget a payment. It's amazing how much time these options can save you and they are easy to use!



CCU Offices closed October 10th

All offices and Member Contact Center will be closed on Monday, October 10th as CCU staff members participate in an All-Staff Training Day. We will reopen on Tuesday, October, 11th.



We're holding our Kids CAFÉ program drawing on October 20th at our Black River Falls Main Office in conjunction with International Credit Union Day! Kids CAFÉ is our program for youth 17 and under that encourages and teaches the value of saving, community involvement, education and fitness. Each stamp card completed earns a participation reward and serves as an entry into our grand prize drawings, which are held twice yearly.

President's Message

October is an exciting time here at Co-op Credit Union with International Credit Union Day and Co-op Month. Both of these special occasions provide us with many opportunities to thank our members, highlight the Credit Union Difference and support and enrich our communities.

We're proud of our cooperative roots and tradition. As a cooperative, we are here to work solely in our member-owners' best interests. Members of Co-op Credit Union have an equal vote in our board elections and an equal voice. No one member is more important than another.

Like all cooperatives, CCU is a community partner and we strive to make our community a better place to live, work and thrive in. All cooperatives share these seven core principles as they conduct their day to day business, including CCU:

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

Join us on Thursday, October 20th as we thank and honor our members with International Credit Union Day! Stop by any of our lobby locations for our brat and bake sale with all proceeds benefiting area nonprofits.

We look forward to seeing you as we celebrate not only credit unions but our mission as a cooperative.

As always, it is our privilege to serve you, our member-owners.

Thanks for your business!


Eric L. Chrisinger,
President/CEO



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 2023, 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:

Garrett Nix, Nominating Committee Chair
4410 Golf Terrace, Suite 210
Eau Claire, WI 54701
gnix@vrnlaw.com

Please respond no later than October 31, 2022.



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 1st through November 30th. Contributions can be made at any of our lobby locations in Black River Falls, Fall Creek, Galesville, Melrose, Onalaska and Strum. This drive is organized by the 7 Rivers Region Chapter of Credit Unions.

Holiday Hours

Thursday, November 24th
Thanksgiving
Closed

Saturday, December 24th
Christmas Eve
Open Regular Hours

Monday, December 26th
Open Regular Hours

Saturday, December 31st
New Year's Eve
Open Regular Hours

Monday, January 2nd
Open Regular Hours

Holiday Open House

Join us at all locations
December 22nd & 23rd
for free cookies,
coffee & cider

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

CCU's Back 2 School Bash events certainly were a blast!

We enjoyed seeing everyone's smiling faces as they 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 nights more enjoyable and special for all.

Through our Nominate a Teacher contest, we had over 180 area teachers nominated for 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:

Skylar Newman – Elewa-Strum School District

Julie Thomson – Fall Creek School District

Karalyn Zachary – Gale-Ettrick-Trempealeau School District

Tara Schuttenhelm – La Crosse School District

Kari Peterson – Melrose-Mindoro School District

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

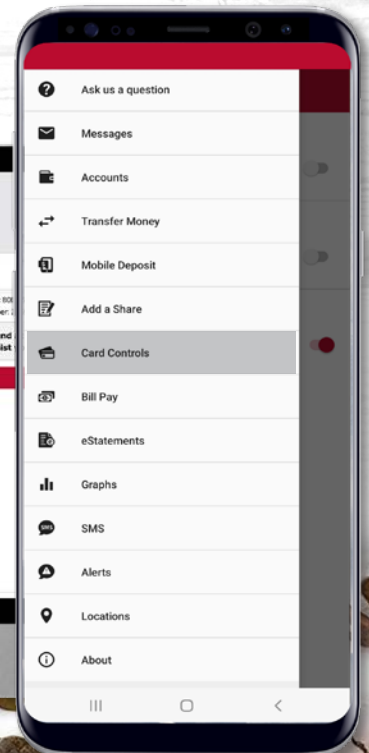
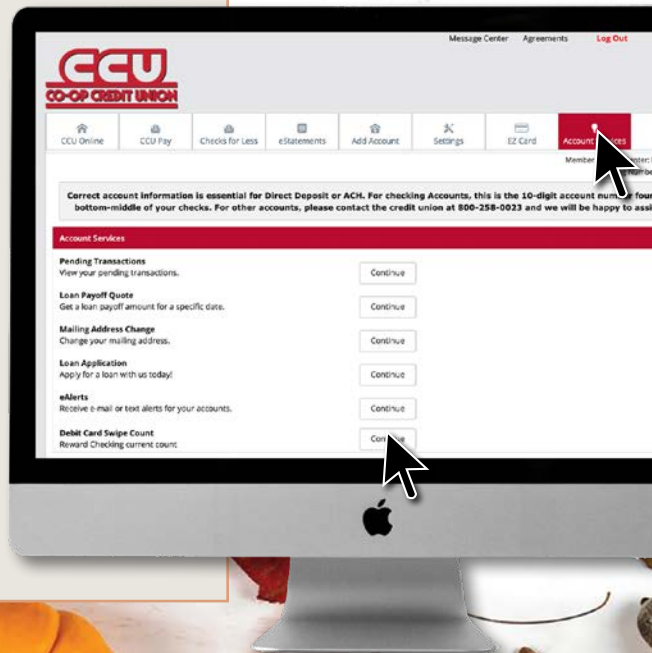


CCU eSuite: Did You Know?

CCU Mobile gives you the ability to temporarily disable your card if you notice an unfamiliar transaction, misplace your debit card or have lost your card. Just log in to your CCU Mobile app, press "Card Controls" in the menu and at the touch of a button, you can disable or enable your debit card.

CCU Online can show members with a Reward Checking account their current Debit Card Swipe Count for the current period. Log in to CCU Online, select "Account Services" then click "Debit Card Swipe Count".

These are just two of the many cool features of CCU's eSuite! Want to learn more about this and other tools you have at your fingertips? Check out: www.coopcu.com/about-us/ccu-esuite



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. It's our commitment to our communities and is one of the ways that we, as a not-for-profit, are different than other financial institutions.

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



La Crosse County Fair



Jackson County Fair



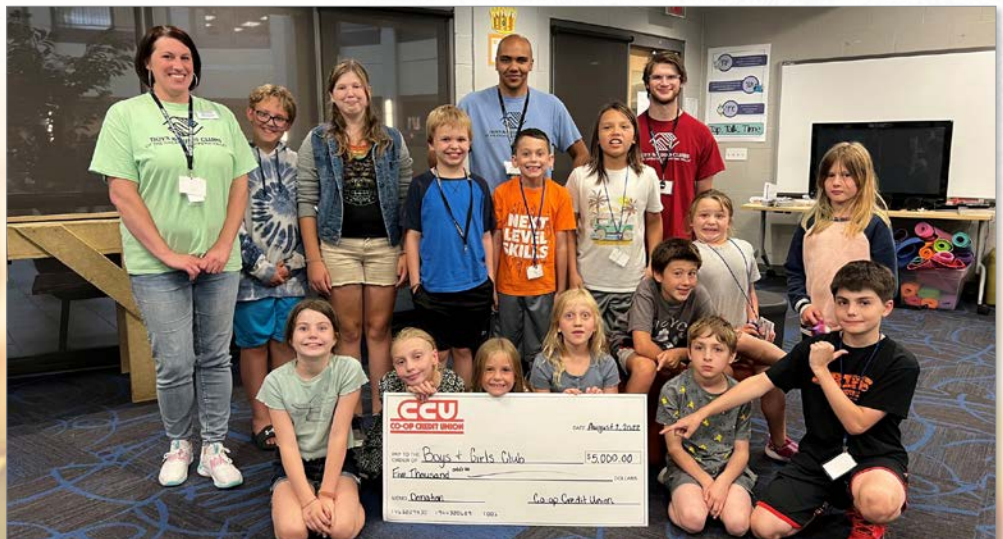
Black River Falls Area Foundation



Trempealeau County Fair



Eau Claire County Fair



Boys and Girls Club

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



www.coopcu.com
800-258-0023

Legal Advisor: Garrett W. Nix
Editor: Mikayla Hurd

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

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
 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

This newsletter is published by Co-op Credit Union and serves as a source of general information concerning matters of thrift; services offered; member benefits; product marketing; and changes in policy, legislation or charges that affect members. Information contained in this newsletter does not represent professional legal, accounting, investment or tax advice. Your comments or questions are welcome at Newsletter, Co-op Credit Union, PO Box 157, Black River Falls WI 54615 or ccu@coopcu.com.