

## President's Message

Happy New Year! We look forward to a fresh start filled with growth, new opportunities, and exciting possibilities. The year ahead at CCU is full of promise, and we can't wait to share all the exciting updates with you!

First, we are pleased to officially welcome the members of La Crosse Burlington Credit Union to CCU as of December 1, 2024! We are excited to serve the La Crosse community and provide our new members with exceptional service and resources. Together, we look forward to achieving continued growth and success in the year ahead.

As of December 3, 2024, we launched a new digital banking experience designed to offer a more user-friendly and personalized look. This upgrade is part of our ongoing commitment to providing you with the best service possible. We hope you enjoy this new experience that will enhance your online banking journey!

As we look ahead to March, we will host our Annual Meeting via video on CCU's Facebook page. We are excited to offer you this convenient and efficient viewing option! We always look forward to the Annual Meeting – one of the highlights that demonstrates our democratic structure as a cooperative. This is where your voice is heard, and where we share the financial status, goals, and progress of the credit union with you, our members.

As always, we deeply appreciate your continued trust and loyalty throughout the past year and into the future. From all of us at CCU, we wish you a happy and prosperous 2025!

Thanks for your membership.

Tim Tranberg,  
President/CEO



## Notice of Annual Meeting

**March 20, 2025 | 5 p.m. | Video via Facebook**

In alignment with CCU's commitment to a digital first mindset, Co-op Credit Union's 2025 Annual Meeting will be available on Facebook starting at 5 p.m. on Thursday, March 20, 2025. Two candidates, David Olson and Tim Byom, 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 and President's reports.

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



## Gifts of Warmth

Thank you, members! This year, CCU offices collected over 500 items for children in need in our communities through the annual Hat and Mitten Drive sponsored by the 7 Rivers Region Chapter of Credit Unions. 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.

## 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](http://www.coopcu.com) or we will mail you a free copy upon request if you call us at 800-258-0023.

## Celebrating Our Stars

Congratulations to Alex Byom, Onalaska Branch Manager, on receiving the 7 Rivers Alliance Rising Stars Under 40 Award! This award recognizes outstanding young men and women who make a difference in their communities. We truly appreciate Alex's dedication to our members, employees, and communities, as well as his eagerness to grow and learn within our organization.

We would also like to congratulate Rhea Hogden, Operations Support Specialist, on receiving the Galesville Area Chamber of Commerce Golden Apple Award! This award recognized Rhea for her volunteer work and dedication to the Chamber's Annual Apple Affair.

Well done Alex and Rhea!



Alex Byom



Chamber Representative  
Sharon Spahr (left) and  
Rhea Hogden

## Meet Our Board Candidates

**David Olson**, incumbent of rural Black River Falls, has served on the Co-op Credit Union Board of Directors since October 2015. David has owned and operated a dairy farm in Black River Falls since 1984. He graduated from Black River Falls High School in 1976 and received his B.S. Agronomy from UW-River Falls in 1981. David also has work experience abroad through University of Minnesota in 1981 where he lived and worked on a Danish dairy farm. David was a Jackson County Farm Bureau Board Member from 1986-2014, including past president of the board. He received the Outstanding Young Farmer & Rancher Award for the State of Wisconsin in 1988. David is a member of the Methodist Church in Black River Falls, where he currently is a member of the Board of Trustees. He has been a past member of the Finance Committee and Staff Parish Relations Committee. He's been a past delegate and County Chairman for Accelerated Genetics and is an officer of the Black River Falls Lions Club.



**Tim Byom**, incumbent of Ettrick, has served on the Co-op Credit Union Board of Directors since July 2018. Tim is a dairy farmer who completed Western Technical College's Farm and Business Management Program and attended UW-River Falls. He currently serves on the credit union's Credit Committee and served on CCU's Advisory Board for three years before being appointed to the Board of Directors. Tim has served on boards at local and regional levels and currently serves as board president for a local farm supply cooperative. He has been active in several community organizations, including the Trempealeau County Fair Board and Farm Bureau. He is a lifelong member of Hardies Creek Lutheran Church, where he has held a variety of leadership positions. In addition, he served on the World Hunger Committee for the La Crosse Area Synod of the Evangelical Lutheran Church of America. Tim believes CCU is an important partner in the community and feels it is important to give back to area communities to keep them growing and strong.

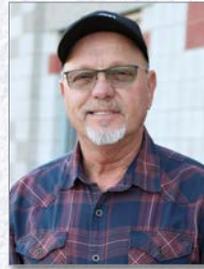


## Wishing Our Retirees the Best

We want to express our gratitude to Tracy, Brenda, Tom, and Lynn for their years of dedication, hard work, and the positive impact they've made on CCU. While they will be greatly missed, we wish them all the best in their exciting new chapter of life!



*Brenda Miles*  
10 years



*Tom Drangstveit*  
20 years



*Lynn White*  
30 years



*Tracy Gilbertson*  
32 years

## CCU Offers Identity Theft Protection Products – Enroll Today!

Identity theft is rampant and scammers' tactics are ever-changing. Fraudsters are constantly taking advantage of increased fears and anxiety to breach consumers' personal information.

That's why we're offering identity theft protection services for our members. For a small monthly fee, you can provide yourself and the joint owner on your account the comfort of monitoring your personal data, early detection in the event of a breach and services to help restore your identity if it is compromised.

**We have two options for CCU checking account holders:**

**RESTORATION RESCUE®:** A Restoration Rescue membership gives you access to a licensed attorney, highly specialized in identity theft restoration - that is, assisting you after a breach has occurred. A monthly fee of \$2.50 is deducted from member's checking account for this program.

**ULTIMATE ID®:** An Ultimate ID membership provides you the highest quality program in the market today. It provides credit monitoring, internet monitoring, identity fraud research services, remediation and recovery services and more. A monthly fee of \$8.50 is deducted from member's checking account for this program.

*To enroll today, visit [www.coopcu.com](http://www.coopcu.com) and go to the Identity Theft Protection webpage.*

## Did you know we have a new digital banking experience?

If you use CCU Online or Mobile, you may notice it got a facelift! We've updated our online banking platforms to provide you with a more user-friendly and personalized digital financial journey.

When you log in for the first time, you'll need to enter your username and password. If you don't remember your login credentials, give us a call! Before using the new app, you'll need to download the new version, which can be found within your app store by searching CCU Mobile. To provide you and your account with more security, the first time you login, you'll be asked to set up multi-factor authentication.

We hope you enjoy the new design and enhanced features!

If you have any questions about logging in, please call 800-258-0023.



## Local Students compete at Finance and Investment Challenge Bowl

Students from Black River Falls, Alma Center-Merrillan-Humbird, and Eleva-Strum high schools competed at the annual Finance and Investment Challenge Bowl held in Eau Claire in November.

After an intense day of competition, the Alma Center-Merrillan-Humbird team of Landon, Claire, and Solomon earned second place, qualifying them for the state competition in May 2025.

The financial education-focused event drew a total of 20 teams from several area high schools and featured two teams facing off in each round for the chance to advance further in the competition and finally to the state championship. Questions range from personal finance to economics to business related questions.

Co-op Credit Union and other financial partners are key contributors to the event from sponsoring and coaching teams to assisting with the competition's operation.



ACHM Challenge Bowl Team, left to right, Claire, Landon & Solomon.

## 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.



## Local Business Awarded Grant Through Partnership

Congratulations to Chris and Sherry Hardie, owners of Brambleberry Winery, for being awarded the Community First Accelerate Grant for Small Business Programs! This grant is made possible through Co-op Credit Union's partnership with the Federal Home Loan Bank of Chicago, which provides grants of up to \$30,000 to eligible small businesses that are working to boost economic opportunity in their communities.



Chris Hardie, Jeff Blaken and Sherry Hardie

Brambleberry Winery, which has been serving the community since 2013 in rural Taylor, recently relocated to downtown West Salem. Chris and Sherry plan to use the grant funds for both interior and exterior upgrades to enhance the customer experience, as well as to expand production by purchasing additional equipment and supplies.

This exciting opportunity will not only support the growth of Brambleberry Winery but also contribute to the development of the West Salem community. We look forward to seeing all the great things ahead for Chris and Sherry!

## Discover the difference with a credit card from Co-op Credit Union



At CCU, we're committed to helping you get the most out of your financial journey. That's why we're excited to offer you a credit card that's designed to meet your needs! Whether you're looking to earn rewards, manage your expenses, or enjoy more financial flexibility, we've got you covered.

Applying is quick and easy, and you can do it all online in just a few minutes. Plus, for a limited time, you earn double the rewards points until February! Don't miss out, apply today and start making the most out of your financial future.

### Enjoy our great rates and rewards!

- Low Interest Rate - 11.88% APR\*
- Local, personal service
- 24/7 Fraud Monitoring
- No annual fee, balance transfer fee, or cash advance fee

Visit [coopcu.com](http://coopcu.com) to apply for CCU's low-rate Mastercard Credit Card today!

\*Annual Percentage Rate. uChoose Rewards is a registered trademark of Fiserv, Inc.

## Martin Luther King Jr. Day

All CCU offices will be closed on Monday, January 20, 2025, on Martin Luther King Jr. Day.

# 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 'Documents' button at the top and then the 'Tax Notices' link.
- 1098s and 1099s will be arriving to those affected. However, you can also find your year-end figures for tax preparation on your December 31<sup>st</sup> CCU statement/eStatement and on the statement from the last month the loan or share account was open.
- When filing your 2024 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.

## Co-op Credit Union donates over \$7,500 in honor of Credit Union Day

Co-op Credit Union's membership raised over \$7,500 during Credit Union Day for several organizations across the region.

Money raised at brat and bake sales at all of CCU's lobby locations in Black River Falls, Fall Creek, Galesville, Melrose, Onalaska and Strum helped support Jackson County Interfaith Volunteers, The #WillPProject, American Legion Auxiliary, Trempealeau County Humane Society, G-E-T Community Food Pantry, Friends of Melrose, Hamlin Valley Cemetery in memory of Ronnie Bjorgo and Onalaska's All-Inclusive Playground.

"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.



#WillPProject



G-E-T Community Food Pantry



American Legion Auxiliary,  
Fall Creek Unit 376



Jackson County  
Interfaith Volunteers



Friends of Melrose



Hamlin Valley Cemetery

### 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  
800-258-0023



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: Heidi Strey

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.