

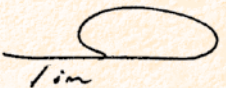
## President's Message

At CCU's 88<sup>th</sup> Annual Meeting in March, we had the privilege of sharing the Credit Union Difference and the financial operational status of Co-op Credit Union. The meeting provided an excellent reminder that CCU is well positioned to persevere through any challenging situation.

Being financially strong and stable allows us to focus on what truly matters: our mission of serving our members, where they are, through all stages of life. From helping young members open their first accounts to assisting families with home loans and supporting members as they plan for retirement, every decision we make focuses on your financial well-being.

Looking ahead, we remain committed to creating programs, services and experiences that meet you where you are and grow with you over time. We are proud to be your trusted financial partner and grateful for the opportunity to serve you. Together, we will continue building a strong foundation for your financial future for years to come.

Thanks for your membership!



Tim Tranberg,  
President/CEO



## Re-elected to CCU Board of Directors

Co-op Credit Union Board of Directors, Tim Torkelson, David Overlien and Steve Hogden, were re-elected during the credit union's 88<sup>th</sup> Annual Meeting on March 19<sup>th</sup>. The Annual Meeting, held virtually on Facebook, included Chair, Financial, President, Loan Officers and Audit Reports that provided the financial and operational status of the credit union.

The Annual Meeting is available for viewing on the **News & Events** page on CCU's website. If you are unable to view the Annual Meeting via an online platform, please call 800-258-0023 to set up a time to view the Annual Meeting at one of our branch locations.

## Disclosure Updates

Please review the following important disclosure updates.

- **Safe Deposit Box** contents are not insured by CCU or by any private or government insurance program. If you wish to have the contents insured, you understand you must arrange for insurance coverage.
- **Inactive Account Fee:** \$2.00 per month
- **Dividend Calculation Method:** Dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in your account each day.

## We're Coming to Neillsville

We recently purchased a building to open a full-service branch at 509 Grand Avenue in Neillsville, WI. After building improvements are completed, we are looking to open the branch by early summer. We look forward to serving our members in the Neillsville area and making a lasting impact on the community!

## Number One in the Nation

Callahan & Associates, an independent credit union analyst, recently released its Return of the Member results for credit unions nationwide, and Co-op Credit Union ranked #1 in our peer group.

Return of the Member measures the total value members receive through higher savings rates, lower loan rates and overall product usage. This marks the fourth time CCU has been ranked first compared to our peers and is one of four Wisconsin credit unions listed in the top 100.

## Attend a Brewers Game with us this Summer

**Take me out to the ball game!**

Open to members and one guest -  
\$110/person. Starting April 7<sup>th</sup>,  
call 800-258-0023 to register.

**Thursday, June 18<sup>th</sup>**  
vs. Cleveland Guardians  
at 1:10 p.m.

**Wednesday, July 22<sup>nd</sup>**  
vs. New York Mets  
at 1:10 p.m.

## Interfaith Golf Outing

The 28<sup>th</sup> annual Interfaith Golf FUNdraiser is Friday, June 19<sup>th</sup> at Skyline Golf Course in Black River Falls. Team registration includes green fees for four, two carts, course events, dinner and awards. There will be a golf cart photo booth, best dressed contest, raffles and games!

Co-op Credit Union is teaming up with the Interfaith Volunteers staff to organize the tournament while supporting Interfaith's mission of putting their faith into action to serve those in Jackson County.

Registration forms are available at Skyline, Interfaith or by e-mailing [interfaith@jcivc.org](mailto:interfaith@jcivc.org).

For more information, please call Interfaith at 715-284-7058.

## April is National Financial Education Month

We're committed to helping educate youth and adults on financial topics, so they're prepared to make sound financial decisions and foster financially fit futures. Check out how we are celebrating National Financial Education Month at CCU!

### Youth Certificate

Youth under the age of 18 can open one Youth Saver Certificate and earn 6.00% Annual Percentage Yield (APY) on up to \$3,000. Already have a Youth Certificate from one of our previous specials? You can renew it for another year at 6.00% APY, up to \$3,000 with no penalty. Limit one Youth Saver Certificate per member.

### Banzai

Check out Banzai – a free online, interactive financial education tool for all ages! Youth can learn through various financial games, while adults can access numerous articles regarding retirement, building credit, creating a financial plan and more! Visit [coopcu.com/services/member-education/banzai](http://coopcu.com/services/member-education/banzai) to learn more!

### Credit Score by SavvyMoney

With Credit Score by SavvyMoney, you can access your credit score and full report, monitor your credit and receive personal financial tips! To enroll in this free tool, login to your **Online Banking**, look for **Credit Score & Report** and select Enroll.

### Financial Coaches

At CCU, we are committed to your financial well-being. We've equipped five of our staff members to coach you on strategies to live your best financial life. We'll help you create a spending plan that works for you, save for that down payment on your home, understand your credit score and ways to maintain or improve it, or structure your accounts to meet your savings and retirement goals. Call to schedule a time to meet with one of our financial coaches today!

## Healthcare costs got you down?

### We're here to help!

Health insurance is essential when it comes to ensuring a physically and financially healthy future. Feel secure knowing that you can get the medical services you need while avoiding costly bills.

Through CCU's partnership with InterLutions, we're excited to offer competitive health plans to our business members.

To learn more visit, [coopcu.com/business/services/health-insurance](http://coopcu.com/business/services/health-insurance)



## CCU Staff Gives Back

Throughout the year, CCU staff members donate to our Employee Enrichment Fund which is then disbursed annually to help area organizations. This year, CCU employees donated over \$3,000 to local Fire and EMS Departments in our branch communities!



Black River Falls Fire and Rescue



Hixton Fire Department



Melrose First Responders

## Canadian Checks

Due to the Federal Reserve Financial Services decision to discontinue accepting Canadian checks, Co-op Credit Union will no longer be able to accept and process Canadian checks after March 10, 2026. We apologize for the inconvenience.

## Privacy Policy

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.



[www.coopcu.com](http://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

509 Grand Ave  
Neillsville, WI 54456

100 French Rd  
PO Box 126  
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 – Fall Creek Office
- Melrose – Melrose Office
- Onalaska – Onalaska Office
- 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: Heidi Strey



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