

President's Message

Happy New Year! Here we are, another new decade. We're excited about the future of CCU. Our success is deeply connected to the loyal members of our credit union. In order for us to continue to provide the best member experience, it's important for us to have your feedback.

We're asking for your help by completing our Member Loyalty Survey. This survey will provide information on your experience as a valued member of CCU. Our goal with the survey is to develop a deeper understanding of the strengths of the service we provide today and explore areas to improve.

As a thank you for your participation, you will automatically be entered to win one of three \$100 Visa gift cards.

All survey answers will be confidential and used only by CCU for improving our services in an effort to better serve you and build loyalty. There are no right or wrong answers and the survey should take about

five minutes to complete. Only one survey per member, please.

To complete this survey please log on to our website www.coopcu.com and click on the Member Survey icon. If you would prefer to fill out a paper survey, please visit any CCU location.

To be entered to win one of three \$100 Visa gift cards, your survey must be completed between Tuesday, January 7th and Friday, January 17th.

If you have questions, please contact Marianne Torkelson, VP Business Development and Training at mtorkelson@coopcu.com or call 800-258-0023.

Thanks for Your Business!



Eric L. Chrisinger,
President/CEO



Notice Of Annual Meeting

March 19, 2020 | 7:00 p.m. | Lunda Theater, Black River Falls, WI

Three candidates are seeking election to three positions on the Co-op Credit Union Board of Directors (see candidate information inside) at the Annual Meeting. Doors open at 6 p.m. at the Lunda Theater, 1202 Pierce St., Black River Falls. Entertainment will be provided at 6:30 p.m. In addition to the election, the Treasurer's Report will be presented, along with the Chairman's and President's reports.

CCU will arrange free motorcoach transportation to the Annual Meeting from the Fall Creek, Galesville, Melrose, Onalaska and Strum areas. Please call 800-258-0023 to sign up.

CCU Leads Career-Readiness Program for BRF Eighth-Graders

Co-op Credit Union again led a fall program designed to teach eighth-graders important career-readiness skills.

CCU employees taught the guided curriculum over four weeks through six sessions that prompted students to begin thinking about their potential career paths and the preparation needed to find and maintain jobs.

"Junior Achievement presents these skills at an important age – it's a jumpstart on mapping out appropriate

classes, activities and volunteer opportunities that will guide them in high school and beyond," said Rachel Risberg, CCU's Member Experience Specialist, who helped coordinate the sessions.

"The students learn what it takes to find, acquire and maintain a job and how it allows them to own their future."

The JA sessions delved into personal brand development, skills, interests, working environment and job outlook in addition to career mapping. Participants

took part in career clusters, which provided a range of occupations related to students' interests and the array of skills and education needed to pursue them.

Junior Achievement is the world's largest organization that inspires and prepares young people to succeed in a global economy. The organization provides in- and after-school programs that focus on entrepreneurship, financial literacy and work readiness.

Kids CAFÉ Grand Prize Drawing Winner!

We are pleased to announce the latest grand prize drawing winner in our Kids CAFÉ program!

Kaylee took home a family day outing package in the drawing held on International Credit Union Day in October. The Kids CAFÉ teaches youth 17 and under the value of credit unions through saving, community involvement, education and fitness. Each individual stamp card completed is entered into the grand prize drawings, which are held twice yearly.

For full program details, check out: www.coopcu.com/checking-and-savings/youth.



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 or we will mail you a free copy upon request if you call us at 800-258-0023.

Meet Our Board Candidates

Tim Torkelson, incumbent, of rural Black River Falls, has served on the board since 2009 and currently serves as chairman. He graduated from the University of Minnesota-Crookston with degrees in sales/marketing and small business management. He was the national sales manager for a veterinary software company for 14 years before starting his own animal health and nutrition business in 2004. In 2009, the Torkelsons founded Positive Impressions, a marketing and supply company for veterinarians. Tim and his wife, Sherri, reside near Disco, near the Torkelson family farm. They have two grown children, Brittany and Tyler, and one grandchild. In his spare time, Tim enjoys family, friends and the outdoors.



Tim Torkelson

David Overlien, incumbent, has served on the Board of Directors since 1990. He currently serves as secretary and is a member of the Asset-Liability Committee. He also has served on the Credit and Supervisory committees. Overlien, a lifelong resident of Black River Falls, graduated from UW-Eau Claire with a bachelor's of business administration degree with a major in accounting. Overlien, a CPA, retired in 2010. He is married to wife Mary and has a daughter, two sons and five grandchildren.



David Overlien

Steve Hogden, incumbent, of rural Galesville, served on CCU's Advisory Board for two-and-a-half years, was appointed to the Board of Directors in 2013 and currently serves as treasurer. He retired from West Central Insurance Services of Whitehall as an agency representative in 2015 and occasionally returns to the office to help as need requires. Hogden was a field supervisor for Friday Canning Corp. of Galesville for 25 years. He served as a town board supervisor for the Town of Caledonia and as a commissioner of the Southern Trempealeau County Solid Waste Commission for 30 years and served as chairman of the Trempealeau County Unit of the Wisconsin Towns Association. He continues to represent Trempealeau County on the LaCrosse County Solid Waste Policy Board and as secretary of the Trempealeau-Caledonia Fire Board. He has previously held leadership positions with several other cooperatives and associations. He is a lifelong member and past president of French Creek Lutheran Church, rural Ettrick. He enjoys the outdoors in his spare time, including hunting, fishing and working on the farm that he and his wife, Linda, have owned and operated for more than 45 years.



Steve Hogden

Help Us Gauge Your Experience with CCU

Participants entered to win \$100 gift card

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Thank you in advance for your help!

Gifts Of Warmth

A big thank you, members! This year, CCU offices collected 500 items for children in need in our communities through the annual drive sponsored by the 7 Rivers Region Chapter of Credit Unions. The hats, mittens, boots and other winterwear were donated to several organizations, including several elementary schools and other groups, throughout our region. Items were distributed to: Red Creek Elementary School, Forrest Street Early Learning Center, Lincoln Elementary, Melrose-Mindoro Elementary, Eleva-Strum Elementary, Irving Pertzsch Elementary, Northern Hills Elementary, Fall Creek Elementary and Gale-Ettrick-Trempealeau Elementary.



"WOW" Corner

We'd like to share some of the great things happening at CCU. Our employees work hard to provide the best service possible to you. Each newsletter shares a few highlights. Thanks for providing your feedback. Your comments are important to us!

-Recently, a member presented two checks for deposit. Onalaska Member Service Representative Elise Geske suspected they were fraudulent, placed a hold on them and brought the checks to another employee to help research. After contacting the other financial institution where the checks were drawn, staff learned the checks had come from a stolen purse and were indeed fraudulent. Elise's good decision-making skills ultimately protected a customer at another financial institution and, equally as important, helped protect CCU and our members from the effects of fraud. Thank you for your dedication and exceptional service, Elise!

-Four employees graciously assisted a member who was experiencing car trouble in CCU's Black River Falls parking lot after the close of business hours. Mortgage Loan Processor Holly Laufenberg in particular had the hood of the car up and worked to get the vehicle running. She then went back to her office to finish up her work for the day. Holly also declined accepting money for helping the member, only saying, "No, that's just how we do things here." Thank you, Holly, for your friendliness and commitment to going above and beyond!

Credit Union Day raises \$6,000 for local organizations

Co-op Credit Union raised \$6,000 for several groups across the region on International Credit Union Day.

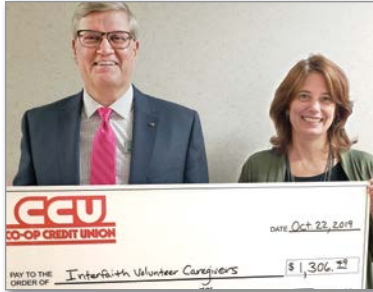
Money raised at brat and bake sales at all of CCU's lobby locations in Black River Falls, Fall Creek, Galesville, Melrose, Onalaska and Strum helped support important local groups and non-profits.

"Credit Union Day is one of many ways we say thank you to our members and help support our communities," said Eric Chrisinger, CCU's President/CEO.

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 destruction and held drawings for gift cards at all its locations for this year's event.



Interfaith Volunteer Caregivers Donation



Karner Blue Garden Club Donation



Fall Creek High School Softball Program Donation



Trempealeau County Humane Society Donation



G-E-T Community Food Pantry Donation



Melrose-Mindoro PTO Donation



Friends of Melrose Donation



Onalaska High School Band Boosters Donation



Eleva-Strum Girl Scouts Donation

CCU Day of Service Gives Back

CCU employees spent an October afternoon volunteering throughout Western Wisconsin to extend helping hands to individuals and organizations in need of assistance.

All staff members participated in the community service day, which impacted people and organizations throughout CCU's membership region on Monday, October 14th.

"We believe in giving back and living out the credit union industry's philosophy of 'People Helping People,'" said CCU President/CEO Eric Chrisinger. "Cooperative principles call for having concern for community, and this day was one way for us to make a direct impact in all the communities we serve."

The service-focused day included more than 280 total CCU volunteer hours and impacted more than 30 individual households, charities and organizations throughout the credit union's membership region. Projects included a variety of outdoor maintenance and yardwork duties, visits and activities at nursing home

and assisted living facilities, help at food pantries and improvement projects at transitional housing and domestic violence shelters.

"I think it was awesome that so many individuals and organizations were able to be impacted by this effort," said Destiny White, a CCU accounting clerk who helped organize the volunteer activities. "I'm grateful that CCU cares about our community, and I appreciate that we encourage our employees to give back."

The community service afternoon was part of CCU's All-Staff Training Day, which included a presentation and remarks from Rick Kyte, a professor of ethics and leadership at Viterbo University. Kyte spoke on the importance of community involvement and engagement and its impact on community development and growth.



"It's vitally important you have people engaged in creating healthy communities," Kyte told CCU's employees. "Thank you for what you're doing – celebrate it."

CCU's cooperative structure places a focus on volunteerism and financial support throughout the region and in its branch communities. The credit union's employees contribute more than 3,600 hours of volunteer service for groups, clubs and organizations on work and personal time each year.

The credit union also provides financial support to numerous events, organizations and groups, while also hosting free family and educational events each year.

Mobile Deposit Requirement

A reminder that requirements call for a specific endorsement on checks you deposit through Mobile Deposit.

Sign your name on the endorsement line and put the text "For mobile deposit only at Co-op CU" directly below your name. Please note, your deposit may be declined if your check endorsement does not meet this standard. For more information on the CCU Mobile app, visit www.coopcu.com/about-us/ccu-esuite.

Reminders

- All CCU offices will be open on Monday, January 20th on Martin Luther King Jr. Day.
- Even though 1098s and 1099s will be arriving to those affected, year-end figures you may need for your tax preparation also can be found on your December 31st CCU statement or eStatement.
- If you receive your statements and notices electronically, you also receive your tax forms electronically. Keep an eye out for an e-mail notification letting you know when they are available in your CCU Online account. To find them, log in, click the eStatements tab at the top and then "Tax Notices" link.

New Debit Cards Update

In early 2020, you'll be receiving a new debit card! The new card will have the Mastercard® logo and will still work everywhere. It also will come with "contactless" technology, and the ability to use programs like Apple Pay and Samsung Pay. Keep watching for more information as we get closer to the change. We'll have details on our website at www.coopcu.com.

Pumpkin Decorating Contest Supports Local Causes

CCU held its fourth annual Pumpkin Decorating Contest in October to assist local community organizations! Three CCU locations had pumpkins entered in the contest, made by employees and their family members. Each pumpkin had a local group or non-profit to benefit, so a vote for a favorite pumpkin also was a vote for an organization to receive a donation.

This year, the overall winner was the SpongeBob and Gary pumpkins created by Member Contact Agent Maddie Gallagher, who chose to support the Jackson County Animal Shelter.

Other organizations that received donations because of the contest were the Holmen Middle School Orchestra, St. Jude Children's Research Hospital, the Black River Falls Fire Department and the Boys & Girls Club of the Greater Chippewa Valley.



Tax Preparation Offered

Thanks to dedicated AARP tax preparation volunteers, free tax preparation will be offered for another season. Co-op Credit Union is partnering with the Jackson County Aging and Disability Resource Center and Jackson Electric Cooperative, which will host the tax preparers. Jackson Electric is located at N6868 County Road F, Black River Falls. Appointments will be scheduled by calling Co-op Credit Union at 715-284-5333.

Appointments are available every Monday, February 3rd through Monday, April 6th. AARP's Tax Aide program is designed for low- to moderate-income taxpayers, especially those 60 or older.

Please bring the following to your appointment:

- Identification
- Copy of last year's income tax return(s)
- Property Tax bills
- W-2 forms from each employer
- Unemployment compensation statements
- SSA-1099 form if you were paid Social Security benefits

- Capital Gains information
- All 1099 forms (1099-INT, 1099-DIV, 1099-B, etc.) showing interest and/or dividends and documentation showing original purchase price of sold assets
- 1099-misc. showing any miscellaneous income
- 1099-R form if you received a pension or annuity
- Dependent care provider information (name, employer ID, Social Security number)
- All receipts or cancelled checks if itemizing deductions
- Social Security cards or other official documentation for yourself and all dependents
- Checkbook, if you wish to direct deposit refunds or direct debit payments.

There are some returns that the volunteers cannot handle. Among these are:

- Married, filing separately
- Persons who were divorced in 2019
- Any return involving depreciation
- Any state return, other than Wisconsin

No-show clients will be rescheduled at the end of the season and only if schedules permit.

Locations	Days	Lobby	Drive-Up
BRF—Main	M—Th Fri Sat	9-4:30 9-5:00 9-Noon	7:30-5:30 7:30-5:30 7:30-Noon
BRF—Hwy A	M—F Sat		7:30-5:30 7:30-Noon
Fall Creek	M—Th Fri Sat	9-4:30 9-5:00 9-Noon	9-5:00 9-5:00 9-Noon
Galesville	M—Th Fri Sat	9-4:30 9-5:00 9-Noon	8-5:00 8-5:00 9-Noon
Melrose	M—Th Fri Sat	9-4:30 9-5:00 9-Noon	9-5:00 9-5:00 9-Noon
Onalaska	M—F Sat	9-5:00 9-Noon	7:30-5:30 7:30-Noon
Strum	M—Th Fri Sat	9-4:30 9-5:00 9-Noon	9-5:00 9-5:00 9-Noon



coopcu.com
800-258-0023

President/CEO — Eric L. Chrisinger

Executive Vice President Lending — Tim Tranberg

Board of Directors — Tim Torkelson (Chairman), **Chuck Torgerson** (Vice Chairman), **Dave Overlien** (Secretary), **Steven Hogden** (Treasurer), **David Olson**, **Tim Byom** and **Sarah Lebakken**.

Legal Advisor — Garrett W. Nix
Editor — Cassie Perenchio

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

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.

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