



National Credit Union Youth Month

April is Youth Month where we will celebrate the theme, "Money Magic! Share, Spend and Save At Your Credit Union"! CCU is again celebrating with a Special Youth Certificate. From April 1st to April 15th, youth under the age of 18 can open their first Special Youth Certificate with up to \$500 at 5.00% Annual Percentage Yield. If you already have a Youth Certificate from one of our previous youth specials, you can renew that certificate for another year at a rate of 3.95% APY up to \$1,500. Limit one Special Youth Certificate per member.

Co-op Credit Union Assists with Third Year of Financial Challenge Bowl Competition

Co-op Credit Union coached and sponsored several area high school teams for the third annual Finance and Investment Challenge Bowl in La Crosse in February.

CCU and other credit unions were key contributors to the event, which fuels students' interest and knowledge in economics and finance. CCU also is helping bring a Challenge Bowl competition to the Eau Claire area later this month.

"The event provides the students with real-world experience in understanding

finances and the economy," said Marianne Torkelson, CCU's Vice President Business Development and Training. "The combination of education and competition makes learning enjoyable."

The financial education-focused event drew students from several area high schools and featured two teams facing off in each round for the chance to advance further in the competition and to state. Questions range in subject matter, testing money- and economics-related topics, including definitions and trends.



Kids CAFÉ Grand Prize Drawing

The grand prize drawing for our Kids CAFÉ program is coming up on Friday, April 10th at our main office in Black River Falls! Our youth stamp card program introduces participants to the credit union through community involvement, active lifestyle, financial savings and educational enrichment.

Completed stamp cards serve as an entry into the grand prize drawings, which are held twice yearly.

Do you know someone who might love to participate? Call us, or visit the Youth page on our website at www.coopcu.com for full details.

Update on New Debit Cards

Soon, our debit cardholders will be receiving a new CCU debit card! Keep an eye out in the mail over the next few weeks for a notification letting you know the card will be arriving soon, and especially watch for the new card when it arrives. Please ensure you activate the new debit card as soon as you receive it.

The new card will have the Mastercard logo rather than Visa and will offer "contactless" technology and the ability to use Apple Pay, Samsung Pay and Google Pay programs. Please visit www.coopcu.com for further details.



Care, Share, Golf!

The 23rd annual Interfaith Golf FUNdraiser is tentatively scheduled for Friday, June 19th at Skyline Golf Course in Black River Falls.

Golf includes lunch, dinner and green fees, carts, course events and awards. There will be a golf cart photo booth, silent auction, raffles and games.

Co-op Credit Union is teaming up with Interfaith staff to organize the tournament, with proceeds being used to support Interfaith's mission of helping volunteers put their Faith in Action to serve those living in Jackson County.

To register, contact Interfaith at jcivc.org or call 715-284-7058.

Three re-elected to CCU Board of Directors

Co-op Credit Union Board of Directors incumbents Tim Torkelson, David Overlien and Steve Hogden were re-elected during the credit union's Annual Meeting March 19th.

The Annual Meeting, which was live streamed on Facebook, included chairman, treasurer, president, loan officer and audit reports that provided the financial and operational status of the credit union.

Reports highlighted asset growth to nearly \$370 million, deposit and loan growth, new lending initiatives and CCU's continued commitment to financial wellness and our communities.



Tim Torkelson



David Overlien



Steve Hogden

CCU eSuite Helps You Conduct Business From Anywhere

Take advantage of CCU Online, Mobile, Talk and Pay services to manage your accounts from anywhere, including the comfort of your own home. Make transactions and transfers, and take advantage of Mobile Deposit in CCU Mobile! No need to come in to deposit checks – it can be done with the help of your smartphone! For details on the CCU eSuite, visit: www.coopcu.com/about-us/ccu-esuite



President's Message

Unprecedented times mean we have to be ready, willing and able to adapt. With all we've learned and continue to learn about COVID-19, we've learned we are well-positioned to adapt and serve member and community needs, no matter the circumstance.

We just wrapped up our Annual Meeting, which we live streamed on Facebook. This was to ensure we met the state's requests to not hold large in-person gatherings and still accomplish sharing the financial and operational status of our credit union with you, our members. Thank you for your understanding as we changed course and took that new approach.

During the meeting, we shared a bit more about something the credit union industry calls "Return of the Member." This is essentially a member value ranking, measuring credit unions on how well they provide good rates, fewer and lower fees and if members utilize us as their primary financial institution.

We are pleased to say we have regularly ranked in the top 10 of the 350 credit unions in our asset size category in the United States. We currently hold fifth place of those 350 credit unions.

We are very proud of that ranking and what it means. Even more importantly, we believe you, our members, should take pride in being a part of a financially sound, mission-driven and member-centered credit union.

Prioritizing competitive rates and fewer fees is important to the

credit union industry as a whole. The Wisconsin Credit Union League estimates Wisconsin credit unions saved their members \$284 million in 2019. Credit unions, put simply, are consumers' best choice for financial services.

This Return of the Member Ranking signals our steadfast commitment to you. However, our work never ends in working to improve, grow and serve you better. One of the ways we work to improve is through surveying our members on their service experience.

Our recently completed survey showed more than 95 percent of those surveyed said it is easy to do business with us. Most survey respondents gave us a 9 out of a possible 10 for their service satisfaction.

We are proud of both of these statistics, but we'll always be working to achieve 100 percent and a 10 out of 10.

We'll be celebrating National Credit Union Youth Month this month as we highlight a magical theme. We're again offering our Youth Certificate Special to help encourage strong savings habits early in life.

There are always exciting initiatives going on at Co-op Credit Union. Check out the rest of this newsletter edition for all the details.

Thank you, as always, for your loyalty and the trust you place in us.

Thanks for your business!

Eric
Eric L. Chrisinger,
President/CEO



Introducing ... Co-op Clicks! A CCU Community Photo Contest

Do you have a knack for photography and a love for our region? We're introducing a photo contest this spring aimed at collecting beautiful photos in the counties and communities where we have branch locations. The contest will run April 1st through May 15th. Full program details, including contest rules, are available at: www.coopcu.com/about-us/resources



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



www.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

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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 5th Ave N, PO Box 339, **Strum**, WI 54770