

Cooperative Finance:



A Steady Signal in a Noisy World

2026 International Credit Union Day
Thursday, October 15th

- Bake Sale**

9 a.m. until gone

- Brat Sale**

11 a.m. to 2 p.m.
Brat, kraut, chips & beverage

Free will 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
Two boxes per person limit

- Free, Secure Document Collection**

Available at all other lobby locations

Brat & Bake Sale
All Lobby Locations

CCU Offices closed October 12th

Our offices and Member Contact Center will be closed on Monday, October 12th as CCU staff members participate in an All-Staff Training Day. We will reopen on Tuesday, October 13th.

Sorry WE'RE CLOSED OCT. 12th

Seven Area Teachers recognized as CCU's 2026 Outstanding Teachers

Over 55 teachers were nominated for CCU's Outstanding Teacher award in recognition of 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:

Lori Spaude, *Black River Falls*
Alicia Boldt, *Augusta*
Mackenzie Schank, *Arcadia*
Whitney Tollefson, *Melrose-Mindoro*
Mike Allard, *St. Johns in Neillsville*
Sophia Schleis, *Holmen*
Jodi Zingshiem, *Eleva-Strum*

Family Fun All Summer Long with CCU's Summer Bash Series

As part of CCU's community giveback, we hosted seven Summer Bash events in our membership region this summer. We truly enjoyed seeing everyone's smiling faces as they either explored a big truck at one of our Touch-a-Truck events, swam at a local pool or

watched a movie under the stars!

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



Budgeting, Borrowing & more with **Banzai!**



Take Control of Your Money

Banzai has brought you clear, in-depth lessons to help you dive into the financial topics you care most about.

Buying a Home

The process of buying a house is riddled with specific terminology and important decisions. Set yourself up for success by studying the ins and outs of the process.

Paying Student Loans

Around 70 percent of college graduates leave school with some kind of student debt. Learn how you can pay yours back more...

Using Credit

Using credit cards wisely paves the way for big purchases in the future, but be wary of spending more than you can manage.

Explore hours of personal finance content, including:



ARTICLES



CALCULATORS



COURSES



ASSESSMENTS

Financial literacy is for everyone!

Visit coopcu.banzai.org/wellness
or scan the QR code below to start learning.



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.



Centro Latino's Sparta Verano



Miracle Open Golf Classic for CMN



Boys & Girls Club Lemonade Stand

Anytime & Anywhere with CCU Online & Mobile

Your days are busy enough, let CCU help with anytime, anywhere access to your account through CCU Online & Mobile! Our online banking platform allows you a safe and secure way to transfer money, set alerts, message CCU directly, apply for a loan and open a new account wherever you are. With your smartphone, computer or tablet, you always have access to your account information.

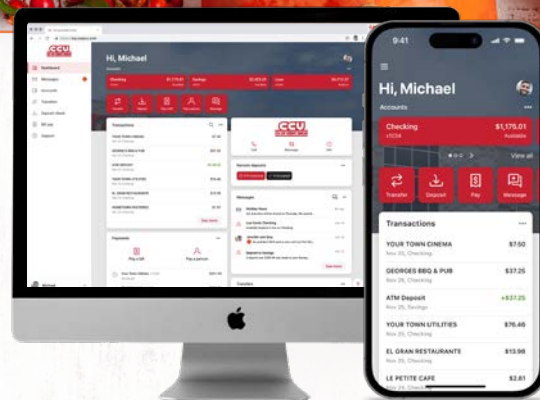
Additional Benefits:

View your Credit Score

Monitor your credit score right from CCU Online & Mobile with Credit Score by SavvyMoney! View your credit score and full credit report, monitor your credit and get financial tips! By staying in touch with your score, report and monitoring updates, you put yourself in the best position to truly discover financial freedom. To enroll, log into CCU Online or Mobile, look for **Credit Score & Report** and select **Enroll**.

eStatements

Receive your monthly statement faster with secure access through CCU Online & Mobile.



Apply for a Loan or Open a New Account

Easily apply for a loan or open a new account through CCU Online & Mobile. Once logged in, select **Add an account** and then click **Apply for a Loan** or **Add a Savings** to begin!

CCU Pay

Access CCU Pay through CCU Online & Mobile to set up one-time or recurring bill payments. Once in CCU Online, select **Bill Pay** on the left menu.

Pop-up Message Scam

Messages like the one on the right are intended to make you feel alarmed, unsure and confused. Scammers hope you'll act quickly without stopping to think. While these warnings may appear helpful by identifying a serious problem and offering a simple solution, they are part of a costly scam.

These fake alerts often appear as pop-up messages on computers, tablets and mobile devices. If you click the message, you may be instructed to call a phone number or grant access to your device. The scammer then claims to be a technical support representative and pressures you into paying for virus removal services. Once payment information is provided and remote access is granted, criminals may gain access to your financial information, personal data, and device.



What to do if you receive a pop-up message:

- Do not click on the message.
- Never call the phone number displayed in the pop-up message.
- Look for spelling, grammar or formatting errors that may indicate a scam.
- Close the pop-up window, force-close your browser or restart your device without interacting with the message.
- Remember, legitimate companies will never display alarming or urgent pop-ups demanding immediate action or payment.
- Close any unnecessary web browsers and tabs.
- Uninstall unnecessary and unused apps.
- If personal information was shared and remote access granted, disconnect device from the internet immediately, secure accounts and remove any malicious software.

Best practices to reduce pop-up messages:

- Enable built-in pop-up blockers in your web browser.
- Turn off website notification permissions for suspicious websites.
- Clear your browser cache and cookies.
- Avoid clicking random links or downloading apps from untrusted sources.
- Completely close webpages when finished. Webpages can continue to run in the background which allows the page to continue sending ads and pop-up messages.
- On mobile devices, uninstall all unnecessary and unused apps to reduce privacy and security risks. Apps you forgot about may still have permission to access your location, camera, and other sensitive data.
- Keep your device and applications updated to ensure you receive the latest security protections.



Holiday Hours

Thursday, November 26th

Thanksgiving..... Closed

Thursday, December 24th

Christmas Eve Close at 1 p.m.

Friday, December 25th

Christmas Day Closed

Thursday, December 31st

New Year's Eve Open Regular Hours

Friday, January 1st

New Year's Day Closed



Call for Nominations

Qualified candidates who wish to serve on the Co-op Credit Union Board of Directors are welcome to apply for nomination. Two board positions are up for election in 2027, which are seats held by Sarah Lebakken and Carol Martin.

Those interested may request an Application for Nomination plus other director qualification information by writing or e-mailing: gnix@gklaw.com

Garrett Nix, Nominating Committee Chair
4825 Owen Ayres Ct, Suite 102
Eau Claire, WI 54701

Please respond no later than October 30, 2026.

Holiday OPEN HOUSE

Join us at all locations

December 21-24

for snacks, coffee & cider

Check out the News and Events page on our website in November for more information!



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 2nd through November 30th. Contributions can be made at any of our lobby locations in Black River Falls, Fall Creek, Galesville, La Crosse, Melrose, Neillsville, Onalaska and Strum.

President's Message

At Co-op Credit Union, summer has flown by! We've been busy celebrating the opening of our Neillsville location, having fun at our summer bash events, connecting with members and the community at our open house in La Crosse and proudly sponsoring and participating in several community events. We're excited for a change of pace as we welcome cooler temperatures and changing leaves.

We hope you will join us for Credit Union Day on October 15th as we highlight the impacts credit unions have made throughout the years. We'll again be hosting a brat and bake sale at all of our lobby locations. Credit Union Day provides us the opportunity to say thank you to you, our members, for your loyalty and dedication this past year. It also provides us the opportunity to make an impact in our local

communities as all proceeds from the event are donated to local nonprofit organizations.

As we work together to help you achieve your financial goals, just remember that CCU is with you through it all. We are here to help you reach your savings goals and keep your money local with our competitive certificate rates. Our friendly, knowledgeable staff make it easy to do business when you are ready to purchase your next car, truck or home!

As always, it is our privilege to serve you, our members.

Thank you for your membership.

Tim Tranberg
President/CEO



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

Blair – Blair-Taylor High School

Fall Creek – Fall Creek Office

Galesville – Galesville Office Drive-Up

Neillsville – Neillsville Office Drive-Up

Melrose – Melrose Office

Fall Creek – Fall Creek Office

Onalaska – Onalaska Office Drive-Up

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: Mikayla Hurd



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