

## Annual Meeting Information

VCCU 83rd Annual Meeting

**Wednesday, April 25 2018**

Creske Center Auditorium

In the Mosinee High School, 1000 High Street

**Starting at 6:00pm**

**JOIN  
US**

*Great News!*

### Worzalla Publishing Employees Credit Union Joins Valley Communities Credit Union

We are pleased to welcome close to 200 members into the VCCU family on April 1st as Worzalla Publishing Employees Credit Union, (WPECU) joins us. The credit union was founded in 1966 to serve the employees of Worzalla Publishing Company, (WPC). WPC was founded in 1892 when brothers Joseph and Steven Worzalla bought a newspaper company. Seeing several changes over the years, in 1957, they purchased property on Jefferson street and constructed a facility where their current operations still remain. WPC and WPECU have a rich history, and we are proud for them to become a part of our credit union family!



**Corporate Office**  
975 Indianhead Drive  
Mosinee, WI 54455  
(715) 693-5770

**Serving you in your community at  
one of these six convenient locations!**

2290 County Rd. X, Suite C  
Kronenwetter, WI 54455  
(715) 359-0050

2011 S. Central Avenue  
Marshfield, WI 54449  
(715) 384-2867

1105 Western Avenue  
Mosinee, WI 54455  
(715) 693-3400

2940 Church Street  
Stevens Point, WI 54481  
(715) 341-4543

107 S. 3rd Avenue  
Wausau, WI 54401  
(715) 845-5010

440 8th Street South  
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# Membership MATTERS

April 2018

**Our Mobile  
App is here!**



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**Valley  
COMMUNITIES**  
CREDIT UNION

.....Where Membership Matters



## April is Youth Month!

### Come in and celebrate with us!

Every child dreams about their future. Some of those dreams may require money to come true. How do you help your children achieve their dreams?

One way is to help them learn how to save their money.

In April, VCCU is celebrating Youth Month, which is a program that helps teach and encourage kids to develop good financial habits.

The theme this year is "The Science of Saving," showcasing fun, sci-fi-inspired characters. Science has proven that if you start with small goals, saving your money can become a regular habit. This year's Youth Month inspires children to begin saving the money they earn so they can attain their dreams of a happy future.



Valley Communities CU  
Valley Communities Credit Union  
Everyone  
4.8★ (8 👤) • 500 ↓

**Our mobile App will help you manage your money from your mobile device, anywhere, anytime that is convenient for you. The simple sign-on will allow you to access all the convenient features we offer. View your balances, review your recent transactions, transfer money and more! Everything you need to maintain your on-the-go lifestyle. Go to the App store and download it today!**

## MOBILITY is here!

## SPRING Prize Drawing

Stop into any of our offices and sign up for our spring prize drawing. There will be a lot of great give aways!

Entry slips will be available Monday April 2nd through Friday April 27th. Winners will be drawn on April 30th.

## Prizes for all ages!

DID YOU KNOW?



We Offer Our Members a  
**LOW DOWN PAYMENT**  
Home Loan Option  
**No PMI required**  
(private mortgage insurance)  
**Program allows Co-Signers\*\***

**10%**  
Put only 10% down  
on your home loan.\*

**10%**  
Finance up to 10%  
with a  
VCCU second  
mortgage.\*



**80%**  
Choose from low  
rate options and  
flexible terms for  
up to 80% of your  
first mortgage.\*



\* Dollar amount based on the purchase price or appraised value, whichever is less. Rates, terms and conditions are subject to change and vary based on creditworthiness, qualifications and collateral conditions. \*\*Membership eligibility required. All loans are subject to Valley Communities Credit Union underwriting standards. Speak with a Valley Communities Credit Union loan officer for current loan rates and terms. NMLS# 431643.