



Summer Fun Word Find

B J O M V A C A T I O N A B H
 E P O X K R U T R T K M A I W
 A W G T S U N S H I N E K U S
 C O D F A M I L Y W G E U T U
 H U S Q U P V D B N N X N D M'
 C T V B A S E B A L L L U V M
 K D S W I M M I N G P O O L E
 U O F G S U N G L A S S E S R
 N O Y U X H F G B P Y S J E D
 I R S B N G R E W I X J P Z C
 T S O K Y Q I B I C Y C L E V
 H A H W W R E K R N P Y V E H
 T O P G O F N L N I B B Q J Z
 T U T N Y P D D F C O R D K B
 A H J H E E S C A M P I N G Y

How many words can you find?

- | | | |
|----------|---------|---------------|
| BASEBALL | FISHING | PICNIC |
| BBO | FRIENDS | SWIMMING POOL |
| BEACH | FRISBEE | SKATEBOARD |
| BICYCLE | FUN | SUMMER |
| BOAT | HIKE | SUNGLASSES |
| CAMPING | HOT | VACATION |
| FAMILY | JETSKI | |



See if you can figure out these money riddles by using real coins:

I have 4 coins
in my pocket.
They total 61¢.

I have 5 coins
in my hand.
They total 76¢.

What coins do I have?

What coins do I have?



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
Wisconsin Rapids, WI 54494
(715)424-4400



Corporate Office

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

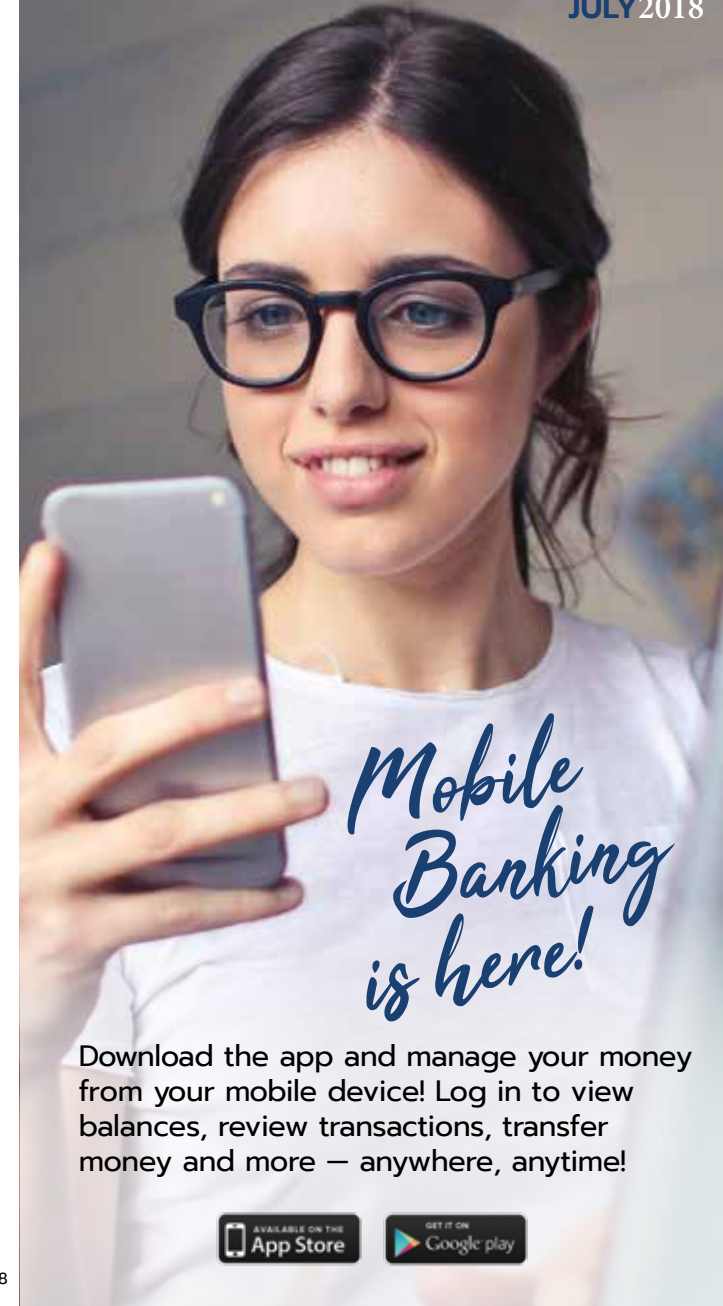


VCCU_MMNL-0618



MEMBERSHIP matters

JULY 2018



Download the app and manage your money from your mobile device! Log in to view balances, review transactions, transfer money and more — anywhere, anytime!



How To Plan Summer Fun!



PLAN a trip. Make a budget, book the tickets, and make a packing list to get ready for some summer traveling.

STAY ACTIVE! Hiking, biking, swimming ... just get outside and get moving!

RELAX! Reading, slow summer strolls and fishing give you time to relax and revive.

Whether your summer includes camping, fishing boating or travel, check out our low-rate loans with flexible terms and fast decisions for RVs, off-road vehicles, watercraft and more.

(Membership eligibility required.)

For some fun right in your own backyard, plan a trip to Noah's Ark or Six Flags Great America. Stop at any of our six locations for a discounted Noah's Ark ticket, or go online to download a discounted Six Flags ticket.



Only \$27.00



Only \$49.50 Now - Nov.12th

- 1) Log on to sixflags.com/partnerlogin
- 2) Enter user ID - vccu and password - SixFlags6
- 3) Print tickets at home and bring to the park
(A processing fee may apply)

HOMESweetHOME

It's a great time to buy a new home, or refinance your current one. Valley Communities Credit Union can help you get started.

Know your credit health. Check your credit report, using the link on our website under "Helpful Tools," then "Helpful Links." This will give you a better picture of your financial health, and show you where you need to make improvements.

Save money for a down payment. A traditional loan typically requires a minimum of 20%, however Valley Communities Credit Union offers flexible solutions that allow you to have a minimum of 10% down. And our loan decisions are made locally and serviced locally.

Figure out what you can afford, based on monthly income and monthly debts.

Talk to an experienced Valley Communities Credit Union loan officer. Our loan officers can help you with every step of the process.

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

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

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

No Private Mortgage Insurance Required (PMI) Program Allows Co-Signers **

* 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.

ANNUALmeeting Success!

Thank you to all who attended our 83rd Annual Meeting this April! As usual, we are grateful to all of our members and volunteer staff. Because of your participation and hard work, we are able to share our appreciation with you each year!



Congratulations – to the recipients of the 2018-19 educational scholarships. Daniel Hess of Stevens Point was awarded the \$1,000 scholarship; and Jenelle Higgins of Stevens Point (shown below), Kaylee Hollatz of Stratford (shown below), Tanya Kranski of Stevens Point (shown below), and Cole Wright of Junction City received \$500 scholarships. These students are pursuing post secondary education, and were chosen based on commitment to school, community activities, previous honors/awards, volunteer work and more. Valley Communities would like to commend all who applied and wish them much success in their future endeavors!

