



It's summer and the flowers are in bloom! Let's make a colorful bouquet to celebrate.

 ROSES are worth 50¢. How many are there in the bouquet below? \_\_\_\_\_ Color all the roses PINK.

 LILIES are worth 25¢. How many are there in the bouquet below? \_\_\_\_\_ Color all the lilies ORANGE.

 DAISIES are worth 10¢. How many are there in the bouquet below? \_\_\_\_\_ Color all the daisies YELLOW.

 POPPIES are worth 5¢. How many are there in the bouquet below? \_\_\_\_\_ Color all the poppies RED.

 CARNATIONS are worth 3¢. How many are there in the bouquet below? \_\_\_\_\_ Color all the carnations PURPLE.

LEAVES & VINES are free. You can color them GREEN.

The BASKET is worth 75¢. Color it BROWN.

How many flowers there are in the bouquet? \_\_\_\_\_

How much would you have to pay for the whole bouquet? \_\_\_\_\_



Answer to Kid's Club: \$3.86 for the bouquet

# MARK YOUR KALENDAR!

There's a lot of sweet Kasasa® events planned at our branches from July to September! There will be days you can stop in for Kasasa kookies, kake and kandy, and even a Kasasa coloring kontest for kids and grown ups alike.

Visit our Facebook page for details and dates.

Stop in and find out how Kasasa® rewards you with Kasasa Cash® Checking • Kasasa Cash Back® Checking • Kasasa Saver® • Kasasa Protect®

Ask for **KASASA**

Membership restrictions may apply. Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. No minimum deposit is required to open the account. Contact one of our credit union service representatives for additional information, details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. Trademarks: Kasasa, Kasasa Cash, Kasasa Cash Back and Kasasa Saver are trademarks of Kasasa, Ltd., registered in the U.S.A. Member eligibility required. NCUA Insured.



.....Where Membership Matters

*Serving you in your community at one of these five convenient locations:*

**Kronenwetter**  
2290 County Road X, Suite C  
Kronenwetter, WI 54455  
(715) 359-0050

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

**Marshfield**  
2011 South Central Avenue  
Marshfield, WI 54449  
(715) 384-2867

**Wis. Rapids**  
440 8th Street South  
Wisconsin Rapids, WI 54494  
(715) 424-4400

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

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

[www.valleycommunities.org](http://www.valleycommunities.org)



VCCU\_MMNSL0719



# MEMBERSHIP matters

JULY 2019

# Summer is here!



# Get out and play!

We can help with:

- Flexible financing and payment options for ATVs, boats, campers, jet skis, motorcycles, snowmobiles and more
- Competitive rates
- Fast, local loan decisions
- Pre-approval available for extra bargaining power at the dealership

Stop by your nearest Valley Communities Credit Union to learn more!

Membership eligibility required

# Making Life Simpler with ONLINE BANKING



With online banking, you can access e-statements, check your account balances, pay bills, make loan payments or send money to a family member, all from the comfort of your own home! It's fast, safe and convenient!

VCCU has NetBranch online banking for these very reasons. It's a fast, free and secure way to access your account records and information anywhere that you have internet access. Within NetBranch you can use more services like Bill Pay, A2A and Popmoney®.

**BILL PAY\*** lets you pay one-time or recurring bills with ease. Schedule reminders or payments in advance to ensure they are received on time. Plus you can keep all your payee information in one convenient place without any paper clutter. And it's more secure — your check won't get lost in the mail.

**A2A\*\***, or Account to Account transfer lets you move funds from one account to another account that you have at different financial institution. Make transfers anytime, anywhere — you can even schedule to have money transferred regularly.

**POPMONEY\*\*** personal payment service lets you send and receive money — with friends, family or anyone. All you need is a person's name and email address or mobile telephone number, and you can move money between your VCCU account and theirs. It's great for sending money to a child at college, money for a wedding gift, paying for a local service like babysitters, or sending rent to a landlord.

Plus, you can stay on top of your accounts using your mobile devices with our Mobiliti™ Mobile Banking app^\*. Perfect for when you are on-the-go — you can use the same NetBranch online services from your phone or tablet.

Of course, for the times you need assistance and want to speak to a real, live person, VCCU has five convenient locations throughout Central Wisconsin.

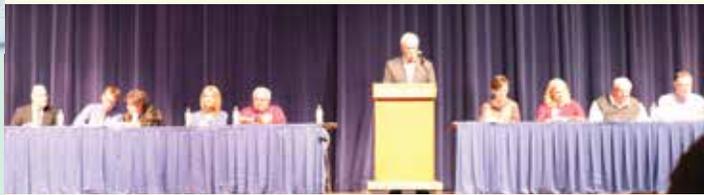
\*A monthly fee may be deducted from your account if you are not signed up for e-statements and don't pay at least one bill per month with Bill Pay.  
\*\*System notifications will identify applicable fees based on amount of transaction.  
^With Mobiliti, data rates may apply. Check with your mobile phone carrier for details.

For a complete fee schedule, call, visit one of our offices or visit our website at [www.valleycommunities.org](http://www.valleycommunities.org).



## It's all thanks to YOU! An outstanding year celebrated at VCCU's 84th Annual Meeting

Thanks to you, our members, it's been another great year. Because of your continued support of Valley Communities Credit Union and all of our products, you've made us successful, and we will continue to work hard for you. We look forward to serving you and helping you achieve your financial goals.



*Thank you to our Board of Directors and leadership.*



*A warm thank you to the VCCU staff and volunteers that helped make the evening go smoothly.*



*Our 2019 scholarship winners deserve recognition and best wishes for success in their education and future endeavors. They have shown commitment to their studies and their communities.*



*Congratulations to (from left to right): Hannah Ashbeck — Wisconsin Rapids, Rae Ballinger — Amherst Junction, Cody Korth — Marshfield, and Callie Lehman — Stratford. (Not shown: Iris Schira — Mosinee).*

## HOW TO PLAN the best summer vacation ever!

*from "How To Allegiant, Travel Tips" by Kim Schaefer*

Summer is here! With the warm weather and time off from school, it's the most popular time to take a family vacation. Proper planning is key to ensuring everyone has a good time. Follow some of these tips to prepare for "the best summer vacation ever!"

**START PLANNING EARLY.** There's no such thing as planning too early, especially if you need to coordinate schedules. Popular destinations fill up quickly, so make reservations as early as possible to ensure you find what you need and get the best prices.

**RESEARCH YOUR DESTINATION.** It gives you a good idea of what you want to do and see when you reach your destination. Map out a plan with something for everyone to enjoy. Makes several itineraries in case inclement weather or other unexpected issues.

**UTILIZE TECHNOLOGY.** Use mobile apps to make travel less stressful. Find your flight status and boarding passes using airline apps on your smart phone; and AroundMe to find restaurants, gas stations, businesses, points of interest and local hotspots; and download city guides with the Sidekix app.

**PACK AHEAD OF TIME.** Pack everything you might need a few days before your departure date. The night before your flight, set several different alarms and plan a snack for the road. Pack up all of the important personal items as well — IDs, phone chargers, medication, etc.



*For some summer family fun that's not too far away, try Noah's Ark or Six Flags Great America!*

**MEMBERS GET A DISCOUNT ON TICKETS!**  
Get your Noah's Ark tickets from any of our five locations, or go online to download Six Flags tickets.



**Only \$27.00**



**Only \$52.00**

*Memorial Day weekend thru Labor Day weekend*

- 1) Log on to [sixflags.com/partnerlogin](http://sixflags.com/partnerlogin)
- 2) Enter user ID - [SAVE@SIX](mailto:SAVE@SIX) and password - [SixFlags6](http://SixFlags6)
- 3) Print tickets at home and bring to the park (A processing fee may apply)