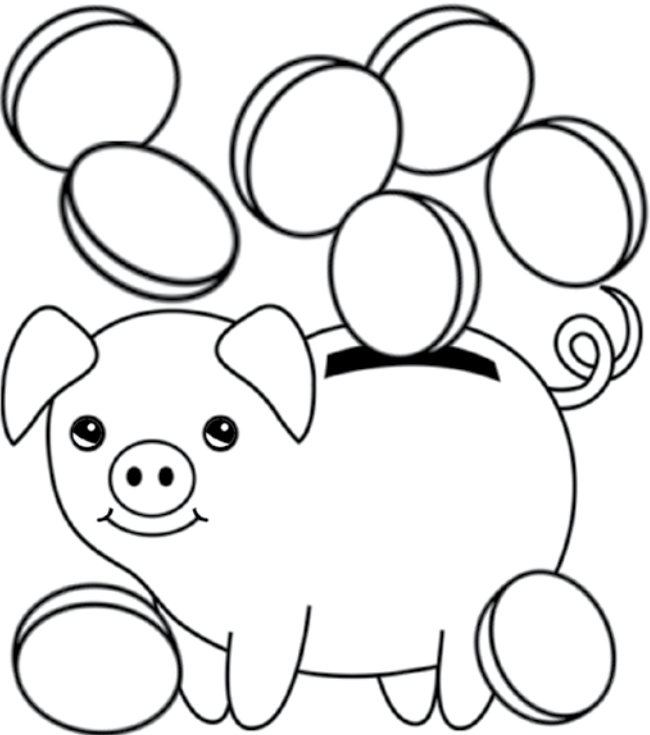




What are you saving for?

Color the piggy bank and draw pictures inside the coins of things you would like to buy with the money you save,

like a book, a bike or anything! Keep the picture to remind you of what you're saving for:



We've got you covered.

The Kasasa Protect Suite protects you from data breaches, credit card fraud, and identity theft with a full range of personal defense: Full-Service Identity Restoration, Dark Web Monitoring, Lost Wallet Protection, Credit Reporting & Monitoring, Monthly Credit Score & Plotter, and 24/7 Credit Monitoring. Activate your Kasasa Protect at Valley Communities Credit Union today!



Membership restrictions may apply. Kasasa Protect includes credit, monitoring and resolution services provided through an independent third-party. Authorization and fees apply. Terms and conditions as well as full enrollment, activation, authentication, verification and cancellation instructions available at <https://secure.kasasaprotect.com/login>. Contact Valley Communities Credit Union for details or visit <https://www.valleycommunities.org/services-tools/tools/kasasa-protect.html>. Trademarks: Kasasa Protect is a trademark of Kasasa, Ltd., registered in the U.S.A. CSID and Experian are registered trademarks of Experian Partner Solutions, Inc. Member eligibility required. NCUA Insured.



MEMBERSHIPmatters

OCTOBER 2019

Kongratulations to the Kasasa Koloring Kontest winners!

You many have noticed the kolorful artwork hanging in the lobbies of our offices. These are the fine artwork of the Koloring Kontest winners, which was one of our Kasasa activities. Great job by all!

VCCU Branch Closing & Holiday Hours

Columbus Day — October 14th
 Thanksgiving — November 28th
 Christmas Eve — December 24th after noon
 Christmas — December 25th
 New Year's Day — January 1st



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

VCCU_MMNSL1019



International Credit Union Day

On October 17, VCCU will join with credit unions worldwide to celebrate International Credit Union Day® — Local Service. Global Reach.

There are 200+ million credit union members worldwide! VCCU joins them as they celebrate the not-for-profit cooperative spirit that all credit unions share. This has led to life-changing opportunities for people all over the world, in starting small businesses, owning homes or continuing educations when they were denied by other financial institutions. For many it is their first taste of democracy with the “one member, one vote” governing structure. Credit unions empower people, wherever they are, to take control of their financial future. Stop any of our five branches to help us celebrate a movement that contributes to the financial success of all people.



Thank You!

I would like to extend a heartfelt thank you for your support of Valley Communities Credit Union. We are truly grateful for your loyalty.

We are always striving to improve the products and services we offer. I would like to hear from you on how we are doing, and how can we better serve you. Is our staff helpful and attentive? Are there products you desire that we don't currently have? Compliments, complaints, or suggestions are welcome and will be carefully considered to ensure that we continue to meet all your financial needs.

You can submit a comment or story anonymously as a Google review, or you can contact me directly.

Valley Communities Credit Union is committed to go above and beyond for you, the owner!

Thank you for your continued support.



Kelly Hladovcak

Kelly Hladovcak, CEO

**Valley Communities
Credit Union**

Where Membership Matters

(715) 693-5780

kellyh@vccuwi.com

Please include a subject line of:
"Comments for VCCU" with your email

It's Been A Great Year To Give Back

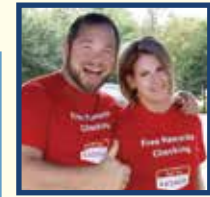
Wisconsin Rapids office's held a Brat Fry to raise money for Rapids Family Backpacks



Stevens Point and Wisconsin Rapids crew joined Bowl for Kids' Sake for Big Brothers Big Sisters



Mosinee office had a Bake Sale to support the Never Forgotten Honor Flight.



The Kronenwetter office held a Brat Fry to support Fill A Backpack Fill A Need helping Marathon County



Stevens Point and Wis. Rapids offices helped with highway clean up for the Adopt-A-Highway program.



The Stevens Point office helped out at Rock the Dock event to raise money for a public dock on the river



There were also donations to Ronald McDonald House and over \$3,600 to Children's Miracle Network in 2018. Thank you!!!!



Marshfield office volunteered at the local Dairy Month Breakfast



Several VCCU offices joined the Bowl with the Band to help Star Treatments for kids with cancer.



Getting Ready For Winter

By Christa Hogan

Believe it or not, winter is just around the corner, time to store cars and summer toys like ATVs, boats, jet skis, golf carts, and motorcycles. It isn't as simple as putting it in the garage. Here are six tips to ensure your winter vehicle storage leads to a happy summer ending.

CHECK THE FLUIDS: To prevent corrosion, top off your gas tank then fortify your fuel with an additive like STA-BIL. Boat owners can use SeaFoam to stabilize their fuel. Old motor oil turns into engine-blocking sludge, so change it out before you put your vehicle into storage. Check your antifreeze with an antifreeze tester. Fresh antifreeze/coolant can withstand -34° F when mixed at 50/50 concentrate.

MAINTAIN THE BATTERY: Keep your battery connected to a trickle charger to replenish batteries at the same rate as they lose power. That way, your battery will be ready to go when you are. Make sure to use a charger that shuts off automatically, or goes into "float" mode when your battery is fully charged.

REMOVE OR OVER-INFLATE THE TIRES: Tires can develop "flat spots." Put the vehicle up on jack stands, remove the tires and store them separately in a cool, dry place out of direct sunlight. Or

slightly over-inflate the tires if you leave them on your vehicle. Move your vehicle periodically to even out wear. Return the tires to their normal inflation before driving on them again.

NIX THE PARKING BRAKE: Instead of leaving on your parking brake, which can cause your brake pads to stick to and warp the rotors, use a pair of wheel chocks.

CLEAN AND POLISH: Grime and dead bugs will do their dirty work on your vehicle's paint and trim, so take time now to clean your vehicle. Apply a coat of wax to guard against moisture and rust. Protect chrome accents from corrosion with a light mist of WD-40. Seal up entry points like tailpipes and lay out scented dryer sheets to keep rodents away.

TUCK 'EM IN: If you don't have room in your garage for your favorite summer toys, store them well-covered and shielded from the elements.

DRIVE IT ASAP: Don't wait too long to drive it again! When you drive a motorized vehicle that's been in winter storage, you'll want to mix in plenty of highway driving to get the operating temperature up and circulate those fluids through the engine. Get an oil change as soon as you take your vehicle out of hibernation.

Even in the winter, you can get out and enjoy the great outdoors! We can help you with a loan for a snowmobile or other winter toys, with competitive rates, flexible payment options, pre-approval, and fast, local loan decisions.*

*Membership eligibility required. Talk to a VCCU loan officer for details.