

KID\$ Money Search CLUB Search

There are 25 money images in the drawing below. Can you find them all?



PLAN TO ATTEND THE VCCU 85TH ANNUAL MEETING

Tuesday, April 14, 2020 6:00 pm



Creske Center Auditorium
at the Mosinee High School

Tax Time Is Almost Here. We Are Here To Help!

Valley Communities Credit Union has teamed with the *Love My Credit Union Rewards TurboTax* program to offer our members great savings on *TurboTax* federal products. This year, file your taxes the smarter way, and get your biggest possible refund — guaranteed.

The *TurboTax* discount is just one of many ways that we show our members that their *membership matters!*



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

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

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

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

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

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

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

www.valleycommunities.org

VCCU_MMNSL0120



MEMBERSHIP matters

JANUARY 2020



Plan A Winter Getaway

Wintertime in the Midwest doesn't mean you have to stay home! It's the perfect time to plan a getaway, whether you are trying to escape or enjoy winter. We can help make your vacation dream a reality with a VCCU unsecured loan — no collateral needed! With flexible repayment terms that fit your unique needs, and fast loan decisions made right in your own neighborhood, it's the perfect way to plan some winter fun.

Membership eligibility required.

'Tis the Season for **GIFT CARDS**

Holidays are the time of year when many of us receive gift cards. It's a great way to let the recipient to purchase a gift that they really want. But many of us forget about them, leaving a lot of unused money floating around. Here are some helpful hints to manage your gift cards.

Keep track of your gift cards

You don't want to lose your gift card. Your gift card is *cash* and nobody wants to lose that. Put your cards all in the same place so it is easier to keep track of them. A great place is in an envelope, kept somewhere you know you won't misplace and you will see often. Track the balances on the card by writing on the envelope, or on the card itself with a permanent magic marker.

Don't let them pile up

If the card is for a restaurant you don't normally go to plan a date in advance with friends or family! Try to use the entire gift card to avoid accumulating a mountain of cards with less than \$5 on them. The trick is to find the right product or combination of products that are at or just over your gift card amount that still benefit you. And don't let that remaining \$5 influence you to overspend on something you couldn't afford in the first place.

Online sellers such as Amazon often allow you to upload the card value to your online account before you are ready to make your purchase. That way you don't have to worry about losing the card.



Not a place you normally go?

Swap or sell your card! There are trustworthy gift card exchange sites such as *cardpool.com* that offer you cash slightly below the value on the card. You can also use your card to donate:

- Buy a soccer ball to donate to a local youth sports group.
- Buy school supplies and bring them to a local school or organization like the Salvation Army.
- Check to see what your local food pantry needs, and what your gift card can help with.

VCCU will once again be a part of the Financial Wellness Conference, at the Northcentral Technical College Center for Health Sciences (1000 W. Campus Drive, Wausau). Classes for both kids and adults will be offered on a variety of financial topics. For more information, contact Asset Builders at www.assetbuilders.org.

MEMBERS UP FOR ELECTION on the VCCU Board of Directors

GARY ENGBRETSON

Gary has served on the Board for 30+ years and is currently the Chair of the VCCU Board of Directors. He began his tenure as a Board member of the CoCi Credit Union in Stevens Point. Gary and his wife of 45 years reside near Junction City. Gary has two grown children and four super grandchildren. He is a Vietnam era military veteran and received a degree from Mid State Technical College. Gary is retired from the Stevens Point Fire Department where he was a Deputy Chief.



LISA JAKUSZ

Lisa is employed by the City of Stevens Point as the Human Resources Manager. She has been a director of Valley Communities Credit Union for over 20 years and is currently the Board Vice Chair. Lisa and her husband Tom live in Stevens Point and have two grown daughters and an adorable grandson.



SCHOLARSHIPS!



VCCU will award \$500 and \$1,000 scholarships to area students pursuing post secondary education. Candidates are chosen based on commitment to school and community activities, previous honors or awards, and volunteer work. To be considered for a scholarship, please complete the application (*found on our website, www.valleycommunities.org, under Services & Tools in Forms & Applications*), attach your one page letter, and return it to us no later than March 4th at: VCCU, 975 Indianhead Drive, Mosinee, WI 54455, ATTN: Scholarship Committee.



**Saturday
Feb. 8, 2020**
**13TH ANNUAL
FINANCIAL
WELLNESS
CONFERENCE**