

Products & Services



**Valley
COMMUNITIES**

CREDIT UNION

.....Where Membership Matters

You'll See Why Membership Matters

WHY CHOOSE US? Valley Communities Credit Union is a not-for-profit, member-owned financial institution. Earnings from loans and investments are returned to our member owners in the form of higher dividends on savings and lower loan rates. It is this common-bond, teamwork, cooperative concept that makes credit unions unique in the world of finance. Credit unions are the only financial institutions that exist solely to serve the needs of their members. This philosophy enables us to offer superior financial services to members at lower costs than other financial institutions. From low-rate auto loans to convenient share draft checking accounts, there are a wide variety of services to meet the needs of our members. At Valley Communities Credit Union, our mission is to build lifelong relationships, one member at a time while providing sound financial products and services. You are not just a customer, you are a member. We encourage you to take advantage of the benefits of membership.

WHO CAN JOIN? Anyone who lives, works or owns property in the following counties can become a member: Adams, Clark, Juneau, Lincoln, Marathon, Portage, Shawano, Waupaca, Waushara and Wood.

HOW CAN I JOIN? To join Valley Communities Credit Union, just stop by any of our offices and open a savings account with a \$25 minimum deposit.

Let us serve you and your family!



Savings & Investments

Your membership benefits begin with a credit union savings account.

SHARE SAVINGS ACCOUNTS serve as your primary Valley Communities Credit Union account and entitles you to many membership benefits.

SHARE CERTIFICATE ACCOUNTS with terms from three months to five years, are a great way to earn more on your savings.

Traditional and Roth IRAs are available as regular savings accounts or certificate accounts.

MONEY MARKET ACCOUNTS enable you to earn more without committing your money long term.

VCCU also offers these specialized accounts:

- Coverdell Education Accounts
- Health Savings Accounts
- Kids & Teen Club Accounts

Savings & Investments

Take a look at the possibilities in savings and investments at Valley Communities Credit Union. Take advantage of FREE online banking and e-statements when you open an account.

| Features | Share Savings | High Yield Shares | Money Market |
|----------------------------------|-------------------------|---------------------------------------|---------------------------------------|
| Best If You Want ... | A basic savings account | To earn more interest on your savings | To earn more interest on your savings |
| Balance To Open | \$25.00 | \$5,000.00 | \$10,000.00 |
| Minimum Balance To Earn Interest | \$100.00 | \$5,000.00 | \$25.00 |
| Interest Frequency | Quarterly | Monthly | Monthly |

| Features | Share Certificates | Escrow | Christmas Club |
|----------------------------------|--|--|--|
| Best If You Want ... | To earn fixed rates for specific terms | To voluntarily establish an account for property taxes and/or hazard insurance | To save for holiday shopping or entertainment expenses |
| Balance To Open | \$5,000.00 \$500.00 for minors | \$0.01 | \$0.01 |
| Minimum Balance To Earn Interest | \$5,000.00 \$500.00 for minors | \$0.01 | \$0.01 |
| Interest Frequency | Monthly | Quarterly | Quarterly |

| Features | IRA Savings | IRA Certificate | IRA Money Market |
|----------------------------------|---|--------------------------------------|---|
| Best if you want... | To save for retirement while earning interest on your savings | To earn more interest on fixed terms | To earn more money on your savings with easy access |
| Balance To Open | \$0.01 | \$5,000.00 | \$10,000.00 |
| Minimum Balance To Earn Interest | \$0.01 | \$5,000.00 | \$25.00 |
| Interest Frequency | Quarterly | Quarterly | Monthly |

Your individual deposits are insured up to \$250,000 by NCUA. For rates and a complete fee schedule, call or visit one of our offices or visit our website at www.valleycommunities.org.

Checking Accounts

Let us help you decide what checking account is right for you.

FREE CHECKING

Valley Communities Credit Union offers a free checking account with no minimum balance requirement, no monthly service fee, unlimited check clearing and free ATM or VISA® Draft cards (maximum two free cards).

CLASSIC CHECKING

Our classic checking account pays dividends (see other side for details). It has unlimited check clearing and free ATM or VISA® Draft cards (maximum two free cards).

Checking Accounts

Decide what checking account is right for you and take advantage of FREE online banking and e-statements when you open a VCCU checking account.

| Features | Free Checking | Classic Checking |
|---|--|---|
| Best If You Want ... | A free checking account with no minimum balance requirement or monthly service fee | An account that earns interest along with unlimited check clearing each month |
| Online Banking | FREE | FREE |
| Ask us about Bill Pay, Account 2 Account Transfer and other convenient online payment services! | | |
| Minimum Balance To Earn Interest | N/A | \$300.00 |
| Interest Rate And Annual Percentage Yield | N/A | Visit www.valleycommunities.org or call any of our six convenient locations for current interest rates |
| Monthly Service Charge | None | \$3.00 if balance falls below minimum at any time during the month |
| Card Information | Free ATM or Visa® Draft Card (Two free cards max.) | Free ATM or Visa® Draft Card (Two free cards max.) |
| Interest Frequency | N/A | Monthly* |
| ATM Transactions | Free at VCCU ATMs for cards issued through VCCU | Free at VCCU ATMs for cards issued through VCCU |
| Dormant Account Monthly Fee | \$5.00 if there is no activity for 90 days | \$5.00 if there is no activity for 90 days |
| Overdraft Protection | Enrollment available | Enrollment available |

Access Your Account Via:

ATMs
Located In The Drive-Thrus At All Of Our Locations

Online
Login to NetBranch via www.valleycommunities.org

Mobile App
Access your account from anywhere using Mobiliti (our app) on your smartphone or tablet

ATMs and NetBranch both require PIN numbers

Your individual deposits are insured up to \$250,000 by NCUA. You must maintain \$25.00 in a membership share under the same account number. In the event of an overdraft we will attempt to transfer funds from your savings account under the same account number. These transfers will be done prior to 8:00 a.m if the funds are available. The transfer fee will be \$5.00. There may not be more than six automatic transfers and ACH debits from an individual share suffix each month. We will not transfer to cover drafts presented over the counter.

**Dividends are paid monthly and are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day. For rates and a complete fee schedule, call or visit one of our offices or visit our website at www.valleycommunities.org.*

Home & Consumer Loans

**Fast, local loan decisions made
and serviced in your community**

HOME LOANS

Purchasing a home can be exciting and overwhelming. Valley Communities Credit Union is here to make the financing of your home less stressful. Our loan officers can guide you through the entire home lending process starting with pre-approval for your home loan. We offer first and second mortgage loans on one to four family dwellings located in Wisconsin. We can also help you refinance your current mortgage.

CONSUMER LOANS

VCCU has loans that can help you finance the purchase of a car, truck, boat, camper, motorcycle, ATV, jet ski or snowmobile.



Home & Consumer Loans

Our loan decisions are made locally and serviced locally, so you can be assured you are doing businesses with people right here in central Wisconsin.

With VCCU loans you have options that allow flexibility if your financial needs change. You can make monthly, bi-weekly and weekly payments at any of our six locations. You can also use these convenient payment options — payroll deduction, ACH, direct deposit and NetBranch. Payments are applied to the loan at time of receipt.

Call us, stop in or apply online to get pre-approved.

Home Loans

We offer first and second mortgage real estate loans on primary homes, seasonal homes and one to four family rental properties located in the state of Wisconsin. VCCU can help you refinance your current mortgage. We also offer home equity loans to finance remodels or other large purchases.

To submit an application online, visit our website at www.valleycommunities.org.

Consumer Loans

We offer numerous loan options and competitive rates on every vehicle including new and used autos, as well as motorcycles, motor homes, campers, boats, ATVs, snowmobiles and jet skis.

A VCCU consumer loan allows you to finance consumer items, with flexible loan terms to fit within your budget. If you already have a loan, talk to us about refinancing to see if we can save you money.

You can find loan applications for both auto and recreational vehicles on our website at www.valleycommunities.org.

Online & Mobile Banking

We're committed to providing our members with the most convenient ways to handle day-to-day financial needs.

NETBRANCH ONLINE BANKING

Signing up for NetBranch (online banking) is the most convenient way to access your Valley Communities Credit Union account information from anywhere. NetBranch offers a secure data link to your account information and a multi-factor authentication system the first time you enroll to confirm your identity for your security and peace of mind.

With VCCU NetBranch you can:

- Make loan payments, transfer money, view transaction history and more
- Receive statements faster and more securely with e-statements
- Sign up for additional convenient online services like Bill Pay, Account 2 Account transfers (A2A) and Popmoney®

MOBILITI™ MOBILE BANKING

Enrolling in Mobiliti mobile banking allows you to make convenient and secure transactions using your smartphone or tablet, from home, work or even while traveling.

Online & Mobile Banking

Our website is a convenient resource to check current rates, access information about products and services, read the latest news and announcements, use our financial calculators and more!

NetBranch Online Banking: Getting Started

- STEP 1:** Stop in and talk to one of our staff members to get set up with a temporary PIN for NetBranch. You'll need to provide your name, account number and signature.
- STEP 2:** Visit www.valleycommunities.org and click on the *NetBranch Login* button. Once you have signed up for NetBranch you'll go through a multi-factor authentication process, setting up security questions to confirm your identity the next time you log in.
- STEP 3:** Customize your NetBranch dashboard and sign up for e-statements to get your statements faster!

A complete video tutorial about NetBranch is available on our website.

Mobiliti™ Mobile Banking*

You can find our app in the AppStore™ or Google Play™ — simply look for “Valley Communities Credit Union” or go to www.valleycommunities.org.



* Data rates may apply. Check with your mobile phone carrier for details. Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc., Google Play is a trademark of Google Inc.

Bill Pay & Account 2 Account

Spend less time paying bills and more time doing what you love!

BILL PAY

With online Bill Pay you'll experience a faster, more convenient way to pay your bills. You can quickly make payments to anyone and set-up recurring payments too. Many credit card providers will deliver your bill electronically directly to Bill Pay. Enjoy the customized billing options and having all your payment records in one place!

ACCOUNT 2 ACCOUNT TRANSFER (A2A)

This added benefit to online banking and Bill Pay allows you to transfer money between your credit union account and an account that you have at another financial institution.

Bill Pay & Account 2 Account

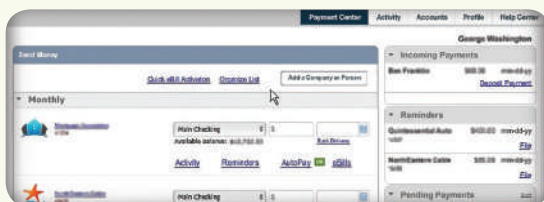
Bill Pay*

Save time and money by paying your bills via Bill Pay! Bill Pay is available FREE* to members who have a VCCU checking account, are signed up for e-statements through NetBranch and pay at least one bill a month through Bill Pay. If you are not currently signed up for NetBranch, talk to one of our staff members today about how to enroll.

STEP 1: Click on the *Bill Pay* tab within NetBranch.

STEP 2: Simply follow the *Bill Pay* screen prompts.

Payments can be setup to any company or individual located in the U.S. If your payee cannot receive electronic payments, Bill Pay will send a paper check. Simply enter the recipient's name and mailing address. You're on your way!



A complete video tutorial about NetBranch is available on our website.

Account 2 Account Transfer**

Account 2 Account Transfer (A2A) is available for those members who have a VCCU checking account and are signed up for the Bill Pay service. A2A is accessed through the *Bill Pay* tab within NetBranch. Simply click on the *Transfer Money* tab.

* A fee of \$5.95 will be deducted from your account on the 28th of each month 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.

For a complete fee schedule, call, visit one of our offices or visit our website at www.valleycommunities.org.



A safe, fast and secure way to send money without checks or cash

The Popmoney personal payment service lets you send money to friends, family or almost anyone. All you need is their name and email address or mobile telephone number to move money from your account to theirs. Popmoney is an innovative personal payment service that eliminates the hassles of checks and cash.

Sending and receiving money via Popmoney is easy, fast and secure. This pay-per-transaction service lets you send and receive money just as easily as sending a text message or email (if it's a Popmoney network member – see reverse side for details). You and your contact never need to exchange financial account information.

popmoney



Popmoney®

What should I know about Popmoney?

Popmoney is available for those members who have a VCCU checking account and are signed up for the Bill Pay service. Popmoney is accessed through the *Bill Pay* tab within NetBranch. If you are not currently signed up for NetBranch, talk to one of our staff members today about how to enroll.

Who can I pay using Popmoney?

You can send money to your contacts, who will be notified by email or text message that you wish to send money to them.

Users can simply receive money in their eligible account online at their financial institution (if it's a member of the Popmoney network) or at www.popmoney.com.

Use Popmoney to:

- Send money to your child at college
- Send a gift to family and friends
- Pay back friends for a fun outing
- Pay rent to your landlord or roommates

Popmoney: Getting Started

STEP 1: Enroll in NetBranch. See the Online & Mobile Banking panel of this brochure for instructions.

STEP 2: Enroll in Bill Pay. See the Bill Pay panel of this brochure for instructions.

STEP 3: Click on the *Bill Pay* tab within your NetBranch account and then click the *Popmoney* tab.

STEP 4: Click the *Send* or *Request Money* tab and enter the amount of money you would like to transfer. Enter the date using the calendar. You can send or receive money, or set up recurring payments using an email address or mobile phone number. You can even set up a personal message to be delivered.

You can send and receive money to/from anyone, even if their financial institution is not part of the Popmoney network. They can simply use the service at www.popmoney.com.

System notifications will identify applicable fees based on amount of transaction. For a complete fee schedule, call, visit one of our offices or visit our website at www.valleycommunities.org.

Additional & Services

MEMBERSHIP MATTERS!

We're committed to go above and beyond for you, the owner! Our difference is in the way we serve our members.

Valley Communities Credit Union offers the Membership Matters loan program for members with less than perfect credit who have been in good standing for 12 months. Let us show you your potential savings by financing your consumer loan with us. Contact one of our loan officers for details.

ADDITIONAL SERVICES

Additional VCCU services include:

- ATMs
- Coin Counting
- Corporate Checks
- Medallion Signature Guarantee*
- Money Orders
- Night Deposit
- Notary Public*
- Safe Deposit Box*
- Wire Service
- WPS Payment*

**Check with your local branch for availability.*



Insured by NCUA

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

2290 County Road 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 South 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

www.valleycommunities.org

www.facebook.com/ValleyCommunitiesCU



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