

# KIDS' CLUB

BE A **CREDIT UNION SAVER** AND YOUR SAVINGS WILL **NEVER GO EXTINCT™**

April is National Youth Month, and this year it's all about saving! What are you saving for? Maybe a new bike, a book, or some vacation money?

In the balloon below, write or draw what you are saving for. Sign your first name and your age, and send it to us no later than April 12th — we'd like to share it on our web page and social media!

Submit your drawing before, April 12, to have it displayed by VCCU as part of National Youth Month.; by mail — VCCU Youth Month Coloring Page, 975 Indianhead Drive, Mosinee, WI 54455; by scan or photo in an email — marketing@vccuwi.com; by scan or photo in a Facebook message — www.facebook.com/ValleyCommunitiesCU. By submitting your drawing, you are giving VCCU permission to display it on their website and social media pages. If you choose not to have your first name displayed, please leave the name space blank.



I'M SAVING FOR ...

FIRST NAME \_\_\_\_\_ AGE \_\_\_\_\_



SERVING YOU IN YOUR COMMUNITY AT ONE OF THESE FIVE CONVENIENT LOCATIONS!

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

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

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

**Wisconsin 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

**FOLLOW US!**

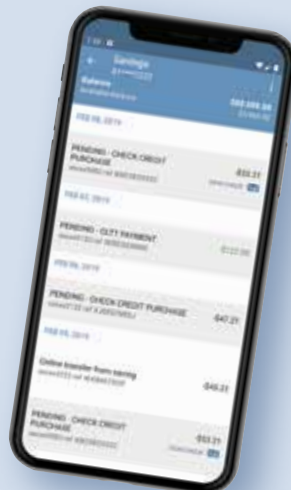
- www.valleycommunities.org
- facebook.com/ValleyCommunitiesCU
- @valleycommunitiescreditunion

Access your account *anywhere!*



**OUR APP:**

Use the camera on your smartphone to scan the QR Code to easily download our app, anywhere!



APRIL 2021





## • LETTER FROM • THE CEO

Warm weather is just around the corner, and I'm really looking forward to it! It's time to start thinking about things like outdoor home improvements, vacations/staycations, boats, motorcycles, and those fun summer toys!



Whatever you are looking forward to we can help you. Check out our personal loans — with our great rates, flexible payment options, and help from our experienced, friendly loan officers, it's easy to make those spring and summer dreams a reality.

Sincerely,

*Kelly Hladovcak*

President/CEO

### IMPORTANT NOTICE

*Our 86th Annual Meeting scheduled for Tuesday, April 20th has been postponed. You will be notified when a new date has been determined.*



## • HOME SWEET HOME •

VCCU has everything to make buying your first home easy, including rates as low as 2.49% APR.\*

### WE'RE LOCAL

Our loans are serviced by us and remain local. Plus our friendly staff is part of your community.

### WE WORK WITH YOUR SCHEDULE

We offer flexible payment plans that fit your schedule — you can make more frequent payments to save interest and shorten the term of your loan.

### LOW CLOSING COSTS

Our closing costs are some of the lowest around. We require only the necessary services to process your mortgage, saving you money.

### PRE-QUALIFICATION

We offer free pre-qualifications so that you can confidently make an offer on a home.

### REFINANCING & 2ND MORTGAGES

We offer 5, 10, and 15 year fixed rate loans

along with a variety of options with terms up to 30 years, so you can lock in today's low interest rates, pay less interest and more principal to get your home paid off sooner.

### LOW DOWN PAYMENT HOME LOANS

We have our 80/10 Low Down Payment Home Program for members who have just started building credit, or have less than perfect credit. The Program offers a first mortgage up to 80%\*\* of the purchase price, with a second mortgage up to 10%\*\* of the purchase price. This loan program is great for borrowers who do not have a full 20% down payment. Plus, we do not require PMI (private mortgage insurance) which helps keep your monthly payment low. We also allow for cosigners,<sup>^</sup> which may help get your home loan approved.

Visit [www.valleycommunities.org](http://www.valleycommunities.org) or call us to talk to our experienced lending staff — and let us help you get into the home of your dreams.

\* APR or annual percentage rate is subject to change at any time. Each individual's APR is based on credit history, not all applicants will receive the lowest rate. Other rates and terms available. \*\* 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 lender for current loan rates and terms. NMLS#431643.



## • WELCOME BACK IN •

We are happy to announce that our lobbies are open as of Monday March 15th. We've implemented preventative measures for the safety of our members and staff: mask requirements, social distancing and hand sanitizer in our lobbies. We will continue to accept scheduled appointments with our lending staff, and you can continue to use our drive-ups and online services for routine transactions.



## • IMPORTANT INFORMATION FOR TAX REFUNDS •

To avoid delays on direct deposits of your tax refunds, make sure to use the correctly formatted account number. Wrong account numbers may cause returns to be sent back to the IRS.

VCCU's routing number is **275980735**. Your account number is the 10-digit number at the bottom of your check that begins with "0." The full 10-digits must be used. See example to right.

If you don't have checks, or want to deposit your refund to another account, please contact your local VCCU branch for assistance, or send us a message through NetBranch for assistance.

### EXAMPLE:

275980735:0000099999

Credit Union Routing #      ACH/Digital Format of Account #