

KIDS' CLUB

Want more “bang for your buck?” Give us your two cents worth! We’ve got a LOT of money sayings in our language, phrases that use coins, See how many you can come up with! If you ask your parents or grandparents, they might think of some you’ve never heard of! We’ll give you a few to get started:

PENNY PINCHER DIME A DOZEN

BET YOUR BOTTOM DOLLAR

PUT YOUR MONEY WHERE YOUR MOUTH IS

FEEL LIKE A MILLION BUCKS

Handwriting practice lines with faint images of a dollar bill and coins.



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

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- facebook.com/ValleyCommunitiesCU
- @valleycommunitiescreditunion

Access & control your account anywhere!



OUR APP:

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



* APR or annual percentage rate is accurate as of 07/01/2021 and is subject to change at any time. Each individual's APR is based on credit history, not all applicants will receive the lowest rate. New item APR is based on previously untitled items. Membership eligibility required. Other rates and terms available. NMLS#431643. Speak with a Valley Communities Credit Union loan officer for current loan rates and terms. ** Visit www.valleycommunities.org for app disclosures.

JULY 2021





• LETTER FROM THE CEO •

The long awaited summer is finally here! Time for friends, family and getting out to soak up as much sunshine as you can.

At VCCU, we've got your summer fun covered. We can get you outside to play, with loans for motorcycles, RVs, jet skis, boats and ATVs. Our great rates are as low as 1.99% APR!*



And we can also help you with our time-saving and convenient online and mobile banking. Services like Bill Pay, Person-to-Person (Popmoney) payment and Cardsecur mean you spend less time worrying about your finances and more time doing the outdoor activities you love.

If you're looking for local family adventure, check out Noah's Ark. We have discounted tickets at all of our branches, so stop by and pick some up!

Sincerely,

President/CEO

• ANNUAL MEETING •

The VCCU 86th Annual Meeting will be held on Tuesday, August 24th at 6:00 pm, at the Creske Community Center Auditorium at the Mosinee Middle School.



• GET READY FOR SUMMER FUN •

VCCU can help you get out on the water with our great summer toy rates —**as low as 1.99% APR!*** Here are a few tips to keep your new watercraft running smooth.

Don't ride it hard and put it away wet. Wipe down your craft post ride to prevent water spots. Every few rides, give the craft a quick bath with a boat or automotive soap and water. Clean contact surfaces like grips and mats, and check for rips and wear.

Cover up. Store your craft out of the sun or at least cover to protect it from UV rays that will fade colors, and dry vinyl and traction materials.

Flush! Flush the cooling system occasionally to get rid of contaminants — five minutes on the garden hose works great.

Check the engine compartment. Check hoses and clamps, and keep an eye out for any sooty residue, excessive water leaks and corrosion.

Stabilize. Use fuel stabilizer to keep moisture out, and keep the engines running smooth.

It's simple maintenance like the above suggestions that will ensure your craft is ready to ride when you are.



• REFINANCING IS A BREEZE •

Let us help you save money and improve cash flow! **Don't wait!** Now is the time to refinance your home while interest rates are still **historically low**. Plus, we have extremely **low** closing costs!*

Contact us today! Stop in, call, or visit us online at www.valleycommunities.org.



• BUILDING A SOUND FINANCIAL FUTURE •

When younger generations understand money management, they are equipped with the skill that will help make their dreams a reality, and bring reality to their dreams. Summer is a great time to teach these skills to the people in your life.

YOUNGER CHILDREN

Teach younger children about money by explaining its value. Kids can earn rewards for good behavior or academic achievement. Divide that reward into 3 categories: **spend** for a reward now, **save** for something in the future, and **give** to help those in need.

PRETEENS AND YOUNG ADULTS

Tweens and teens want more independence and more options. Practice money management with something relevant in their lives like money earned at summer jobs, checking accounts and debit cards. Show them how to use online banking to monitor expenses and avoid overdrawing funds.

Stop in, call or visit www.valleycommunities.org to learn about our savings accounts for youth, and our student savings, checking and debit cards.



• NOAH'S ARK TICKETS •

Make a splash this summer and take the family to Noah's Ark! VCCU members get a discount — tickets are only \$28 when you pick them up at any of our five offices. The park is open from May 29th to September 6th, closed on Wednesdays.

