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Kronenwetter
2290 County Rd. X, Suite C
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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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*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 10/01/2021 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. Membership eligibility required. Other rates and terms available — visit www.valleycommunities.org. NMLS#431643. Speak with a Valley Communities Credit Union loan officer for current loan rates and terms. ** Visit www.valleycommunities.org for app disclosures.

ENHANCED ATM SECURITY

VCCU ATMs are now chip enabled for your added security. To use, simply follow the instructions on the signs posted on the ATMs at all of our locations. Questions? Talk to one of our helpful staff members.

KIDS' CLUB

ICU DAY

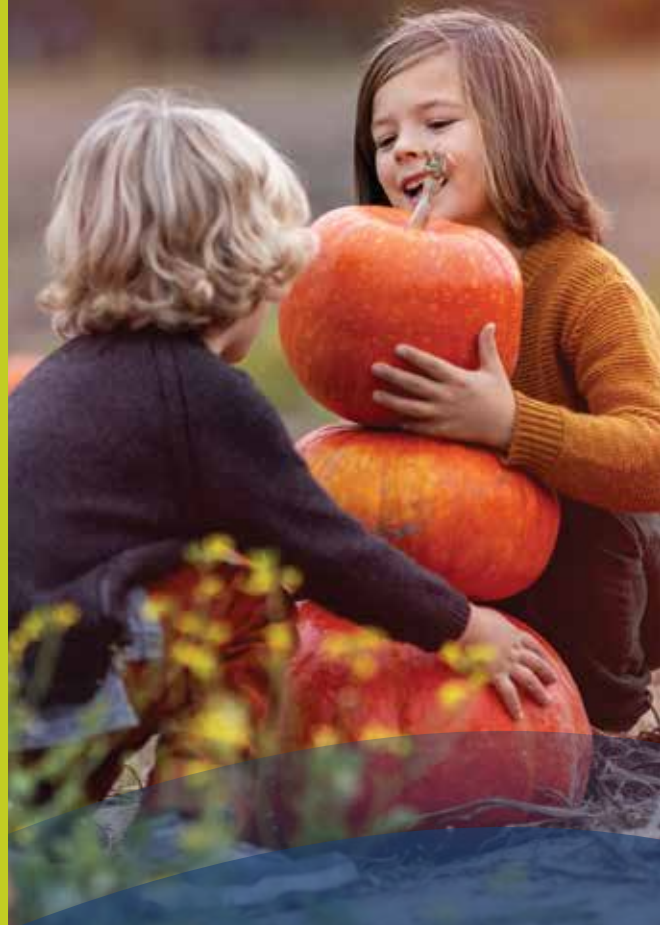
International Credit Union Day (ICU Day) is on October 21st. Credit unions around the world celebrate that they have been helping members for more than 100 years!



WITH A CREDIT UNION

This year the theme is *"Building financial health for a brighter tomorrow."* It's all about how credit unions like VCCU work to improve members' financial well-being. **Check out the fun activity page included with this mailing for kids of all ages to celebrate ICU with us!**

OCTOBER 2021





• FROM THE CEO •

I've been asked this question many times: what is the difference between a credit union and a bank? They both have basically the same services and accounts, right?



They are not the same. Banks are for-profit, meaning they are either privately owned or publicly traded. Credit unions are nonprofit institutions, owned by our *members*. We are a cooperative, with members who are often part of the same communities.

We want to provide our members with the best terms and financial products possible. This means we typically offer our members lower rates on loans, with fewer/lower fees, and higher APYs on savings products than bank customers do.

Credit unions are only as financially healthy as their members. That's why we do our best to make sure you have everything you need to be financially healthy and reach your dreams. This year, that theme rings true as we celebrate International Credit Union Day: **"Building financial health for a brighter tomorrow."** We aren't just celebrating because credit unions have been around for over 100 years — we are celebrating because **you**, our valued members, have allowed us to serve you and help you become financially successful. I would like to personally thank you for your trust and loyalty, and I look forward to serving you for many years to come.

Sincerely,

President/CEO



• WE'RE HIRING • SUPERHEROES TO HELP BUILD THE FUTURE!

Do you have what it takes to be a superhero? Do you want to be part of a team that's moving forward and building the future? Then we have opportunities for you!

Scan the QR code with your smart phone or visit *Careers* under *About Us & Join* at www.valleycommunities.org.



Valley Communities Credit Union is an Equal Employment Opportunity



• LOWER YOUR CAR LOAN PAYMENTS •

One of the ways to help your finances become healthier is to lower your car loan payments. Do you have a loan with higher rates from another financial institution? Are you thinking of purchasing a new car, but are concerned about payments?

Stop in, call or visit us online — we have great low rates and payment options to fit your budget. Apply today for rates as low as 1.99% APR!*



• VCCU ANNUAL MEETING & SCHOLARSHIP WINNERS •

Thank you to all who attended the 86th Annual Meeting on Tuesday, August 24th. You truly make our Annual Meeting and our credit union a success.

Thank you to those who applied for a VCCU scholarship this year.



Morgyn Haumschild & Lindsay Brandenburg

We extend best wishes to all applicants, and congratulations to the 5 winners who were chosen:

Emily Napiwocki

\$1,000 Scholarship
attending UW-Madison

Lindsay Brandenburg

\$500 Scholarship
attending UW-LaCrosse

Emily Carlson

\$500 Scholarship
attending University of South Florida

Victoria Hasenohrl

\$500 Scholarship
attending UW-Stevens Point at Marshfield

Morgyn Haumschild

\$500 Scholarship
attending UW-River Falls