

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

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Kronenwetter, WI 54455
(715) 359-0050

Stevens Point
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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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JANUARY 2022



VCCU SCHOLARSHIPS

VCCU will once again award 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.

Learn more and apply online at *Scholarships*, at www.valleycommunities.org, under *About Us & Join, About VCCU, Rewards & Discounts*.

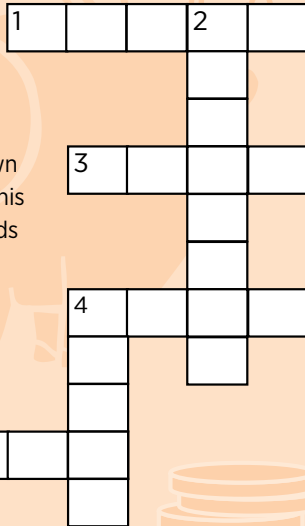
KIDS' CLUB

FINANCIAL WORDS

Complete the crossword puzzle — see how many words you know without checking the answers at the bottom.

ACROSS

1. Another name for check card
3. When you don't have enough money in your checking account, it is an _____ draft or it's _____ drawn
4. Coins and bills are called this
7. Credit cards and debit cards are made out of this



DOWN

2. A fee to borrow money
4. A note you sign that is worth money is called a _____
5. To put money in an account
6. A type of account

Crossword puzzle answers: ACROSS 1. debit 3. over 4. cash 7. plastic DOWN 2. interest 4. check 5. deposit 6. savings

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 01/01/2022 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.



• FROM THE CEO •

Warmest holiday wishes from all of us at VCCU! The new year is the perfect time for resolutions and a fresh start, and that includes finances.



Have you thought about your financial wellness? Do you have loans that can be refinanced for a better rate? Can you earn more interest on your accounts? We would like to help you.

In the upcoming months, we will be unveiling a way for us to work together with you to organize and review your finances, and to identify ways you can improve. Why would we do that? Because you, our members, are so important to us, and *we're at our best together!*

Sincerely,

Kelly Hladovcak
President/CEO



• AUTO LOANS & REFINANCING •

When buying a new or used car, many buyers will accept financing offered by the dealership. While dealer financing may be convenient, you might qualify for a better rate or loan term when refinancing with VCCU.

Our rates are as low as 1.99% APR!

Refinance with VCCU! Refinancing could lower your interest rate, get cash out, reduce your monthly payment and save money.

Whether you are purchasing or refinancing, it is quick and easy with VCCU. Visit us online, call or stop in to talk to a VCCU loan officer about refinancing your auto loan today!



• VCCU BOARD OF DIRECTORS FOR RE-ELECTION •

PAUL DAVIS is Environmental Health & Safety / Quality Service Manager at Worzalla, Inc. in Stevens Point, WI. Paul has held the position of EHS / QS Manager at Worzalla for over 29 years. He also has over 25 years of voluntary service on the Credit Committee and as the Loan Officer at the Worzalla Publishing Employee Credit Union (WPECU). In addition, Paul held the Chairperson position on the WPECU Board of Directors until the time of the merger with VCCU in April of 2018.



Since joining the VCCU Board of Directors, Paul has been involved with the following committee assignments: Promotional / Planning, Facility Repairs, Loan Review, Expansion and ALCO.



JAMES KRZMARCIK has lived in the Mosinee / Kronenwetter area all his life. He has been married to his wife Kathy for 42 years. They have two grown children and six grandchildren.

Jim and Kathy started their business, Four Seasons Heating, in 1986 and continue to service in the Mosinee and Wausau areas. They have been VCCU members for many years.

Jim has enjoyed serving on the VCCU Board of Directors and would appreciate the opportunity to continue for another term.



• TAX TIME •

VCCU has teamed up 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.

Plan to attend the
VCCU 87TH ANNUAL MEETING
April 26th, 2022, 6:00 pm • Creske Auditorium (Mosinee High School)