

# KIDS' CLUB

H V P E N N Y K X B B Q E Q I  
 J G X N B O C M X T X K U G C  
 M F X T X U X H O T D O G O E  
 C W S W I M P X G P X U X P C  
 V A W E R A I N N H X T Z O R  
 W T A N W X U X I A Z D X G E  
 U E X S P L A S H J P O O L A  
 R R Y I R C N U S B X O X M M  
 B K D J F L K N I G E R J X C  
 O E T O U J Y X F R I E N D Z  
 A Q N X N S V A C A T I O N Y  
 T K C K Z U I Z J X W Q U G X  
 I P G V R J O B B I K E X V M  
 N X A Q U N B A S E B A L L O  
 G Y C A M P U X L W E K M J R

## How many words can you find?

POOL	WATER	TAN
FUN	BASEBALL	FISHING
FRIEND	PENNY	RAIN
BOATING	SWIM	VACATION
OUTDOOR	HOTDOG	ICECREAM
JOB	SPLASH	BIKE
CAMP	SUN	BBQ

## Earn Extra Money This Summer

Summer is a great time to earn a little extra cash for your savings. Here are a few fun ways you can make some money this summer.

- |             |                     |
|-------------|---------------------|
| Babysitting | Lemonade Sale       |
| Dogwalker   | Yard Work           |
| Car Wash    | Arts and Craft Sale |



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

- |   |   |
|---|---|
| <b>Kronenwetter</b><br>2290 County Rd. X, Suite C<br>Kronenwetter, WI 54455<br>(715) 359-0050 | <b>Stevens Point</b><br>2940 Church Street<br>Stevens Point, WI 54481<br>(715) 341-4543         |
| <b>Marshfield</b><br>2011 S. Central Avenue<br>Marshfield, WI 54449<br>(715) 384-2867         | <b>Wisconsin Rapids</b><br>440 8th Street South<br>Wisconsin Rapids, WI 54494<br>(715) 424-4400 |
| <b>Mosinee</b><br>1105 Western Avenue<br>Mosinee, WI 54455<br>(715) 693-3400                  | <b>Corporate Office</b><br>975 Indianhead Drive<br>Mosinee, WI 54455<br>(715) 693-5770          |

### Follow Us With

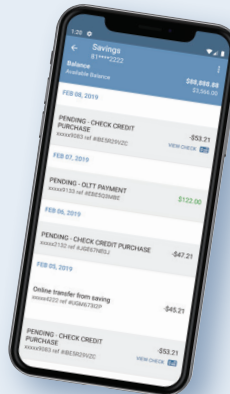
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- [facebook.com/ValleyCommunitiesCU](https://facebook.com/ValleyCommunitiesCU)
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## Access & control your account anywhere!



### 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 07/01/2022 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](http://www.valleycommunities.org). NMLS#431643. Speak with a Valley Communities Credit Union loan officer for current loan rates and terms. \*\* Visit [www.valleycommunities.org](http://www.valleycommunities.org) for app disclosures.

JULY 2022





## • FROM THE CEO •

Summer is finally here, and it is a great time to get outside and enjoy the weather with friends and family.

Summertime calls for long weekends out on the water in the family boat and nights under the stars camping in an RV. Summer is also great time for road trips to see the countryside and find the hidden gems all over the country.

Our loans can help you make the most of the summer months. With great rates, flexible payment plans on recreational vehicles it's never been easier to get the most out of the warm weather. If you're planning a getaway our Kwik Cash loans can be an easier way to fund your trip with better rates than most credit cards. Stop in and meet our awesome team of loan officers and see how easy they can make the lending process for you. Call, stop in or visit [www.valleycommunities.org](http://www.valleycommunities.org) to see how we can help you make the most of summer.

Kelly Hladovcak  
President/CEO



## • GET OUTSIDE THIS SUMMER •

Let VCCU help you get the most out of summer with summer toy rates – **As low as 2.49% APR!**\* Here are a few fun activities for you and your family this summer.

### **Spend your nights out under the stars!**

RV camping can make for a fun and comfortable time outside. With Campsites and RV parks all over, there is no end to the fun and memorable moments you and your family can have this summer together.

### **Summer Heat Got You Beat?**

Boats and other watercrafts can make for a great way to beat those hot summer days and still enjoy the outdoors. Whether you're casting to catch the big one, or just having fun pulling the kids around the lake in an innertube, a boat or watercraft can be your way to make the most of this summer.

### **Taste Of The Wild Side**

A motorcycle can make for a fun way to hit the road in the summer months. Take fun weekend trips to new small towns all over the state and find those hidden gems all while traveling light and feeling the freedom of the road.



## • DORMANT ACCOUNT POLICY •

Valley Communities Credit Union strives to provide quality financial products and services at low cost or no cost. In order for the credit union to be able to provide those services to members, the credit union must keep its own cost as low as possible. For each credit union account, the credit union must provide account statements, newsletters, postage, handling, etc. These mailings for inactive accounts increase costs for the credit union, which in turn can lead to increased cost for the members. The credit union's goal is to have members with active accounts, so that we can continue to offer members quality products and services at low fees or no fees. Your credit union's Dormant Account Policy provides for an account to be deemed a dormant account when there has been no member initiated activity for a period of 2 years and balance is \$100 or less. A Dormant fee may also be assessed on Checking accounts with no activity for 90 days. If an account is deemed to be dormant, the account may be assessed a \$5.00 fee per month. Accounts belonging to members 21 years old and younger will **not** be assessed a fee.



## • SUMMER GETAWAY •

Looking to fund a summer getaway? A **Kwik Cash** loan could be a great way to pay for your summer vacation with the family.

## • REFINANCING FOR MORE SUMMER FUN •

Let VCCU save you money this summer and keep more money in your pocket.

Don't wait! Refinance your home now to have more money to do all the fun summer activities you want to. **Stop in to see us, call or visit us online at [www.valleycommunities.org](http://www.valleycommunities.org).**

## • NOAH'S ARK TICKETS •

Beat the heat this summer with your family by splashing into a good time at Noah's Ark. VCCU members get a discount – tickets are only \$28.00 ea. when you pick them up at any of our five locations.

