

## Down

- 1.) Money that is given to a person that is to be paid back over time is known as a \_\_\_\_.
- 2.) These people are the ones that owns a credit union.
- 4.) Credit Union's term for a Checking account.
- 6.) How do you make money at a Credit Union.
- 8.) An "Automated Teller Machine" is also known as an.

## Across

- 3.) Credit Union's term for a Savings account.
- 5.) This score helps credit unions determine the loan rate a person is qualified for.
- 7.) The name of the online banking service at Valley Communities Credit Union.
- 9.) What month is International Credit Union Day celebrated?
- 10.) This person helps you complete transactions at a credit union.

## 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

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

**Mosinee**  
1105 Western Avenue  
Mosinee, WI 54455  
(715) 693-3400

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

**Wisconsin Rapids**  
440 8th Street South  
Wisconsin Rapids, WI 54494  
(715) 424-4400

**Corporate Office**  
975 Indianhead Drive  
Mosinee, WI 54455  
(715) 693-5770

## Follow Us With

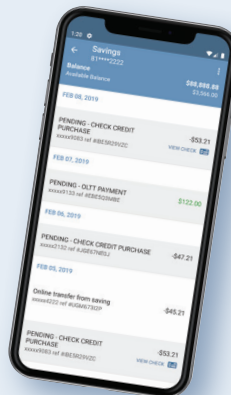
[www.valleycommunities.org](http://www.valleycommunities.org)  
 [facebook.com/ValleyCommunitiesCU](https://facebook.com/ValleyCommunitiesCU)  
 [@valleycommunitiescreditunion](https://@valleycommunitiescreditunion)

## 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 10/01/2022 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.

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## • FROM • THE CEO

What makes a credit union different from a bank? Don't they have the same functions as the other?

While there are similarities between them, their reason for existing is different. Please see the chart below for an explanation of the differences.



 CREDIT UNIONS	vs	BANKS 
Member-owned and not-for-profit financial cooperatives whose profits are shared by the member-owners		For-profit financial corporations chartered by state or federal governments that accept deposits & provide loans
 <b>PURPOSE</b> For people and communities		 <b>PURPOSE</b> For profit
 <b>OWNERSHIP</b> Members are owners		 <b>OWNERSHIP</b> Shareholders are owners
 <b>SERVICE</b> Service driven		 <b>SERVICE</b> Profit driven
 <b>DECISIONS</b> Made with members in mind		 <b>DECISIONS</b> Made with shareholders in mind

We want to give our members the financial services that will help them to empower their financial future. This means we often offer our members lower rates on loans, with fewer and lower fees, and higher rates on savings products. We offer things like our Kwik cash loans which allow members to have a line of credit that can be used on large expenditures. This line of credit will allow members to make these purchases without having to put them on a credit card with higher interest rates.

It's for reasons like these and many others that we here at Valley Communities say, "Where Membership Matters". When you are a member of a credit union you are part of a community that looks out for the best interests of each other.

*Kelly Hladovcak*

Kelly Hladovcak  
President/CEO

## • INTERNATIONAL • CREDIT UNION DAY

OCTOBER 20TH, 2022

Every Year we come together to celebrate International Credit Union Day (ICU Day) to raise awareness about what it means for members around the world to have a credit union as their financial partner.

This year's theme is "Empower Your Financial Future with a Credit Union" a look toward empowering our members and communities to build a stronger and better financial future. With inflation and other current economic uncertainty, credit unions stay true to their cooperative principles and work to provide our members with the tools they need for a better financial future.

**Stop in any of our branches on October 20th and celebrate International Credit Union Day with us.**



## • NEW DISCLOSURE • LANGUAGE

Some of our products offered have undergone some disclosure language changes. To meet our obligations to you and our vendors, some minor clarification language has been added and changed. The September (3rd Quarter) statement includes the new disclosures and directs you to their location on our website. You may also scan the QR code at the bottom with your smartphone's camera to be taken directly to it on our website. While the language may have been modified, our services and their operation have not. Please review the disclosures. Do not hesitate to call any of our offices for further information or clarification.



 SCAN ME



## • KWIK CASH LOANS •

The holiday season is just around the corner. This year instead of putting all your holiday expenses on a high-interest credit card why not look into Kwik Cash? Kwik Cash is a versatile, personal line of credit available when you need access to extra cash!  
**Talk to a VCCU loan officer today to apply!**